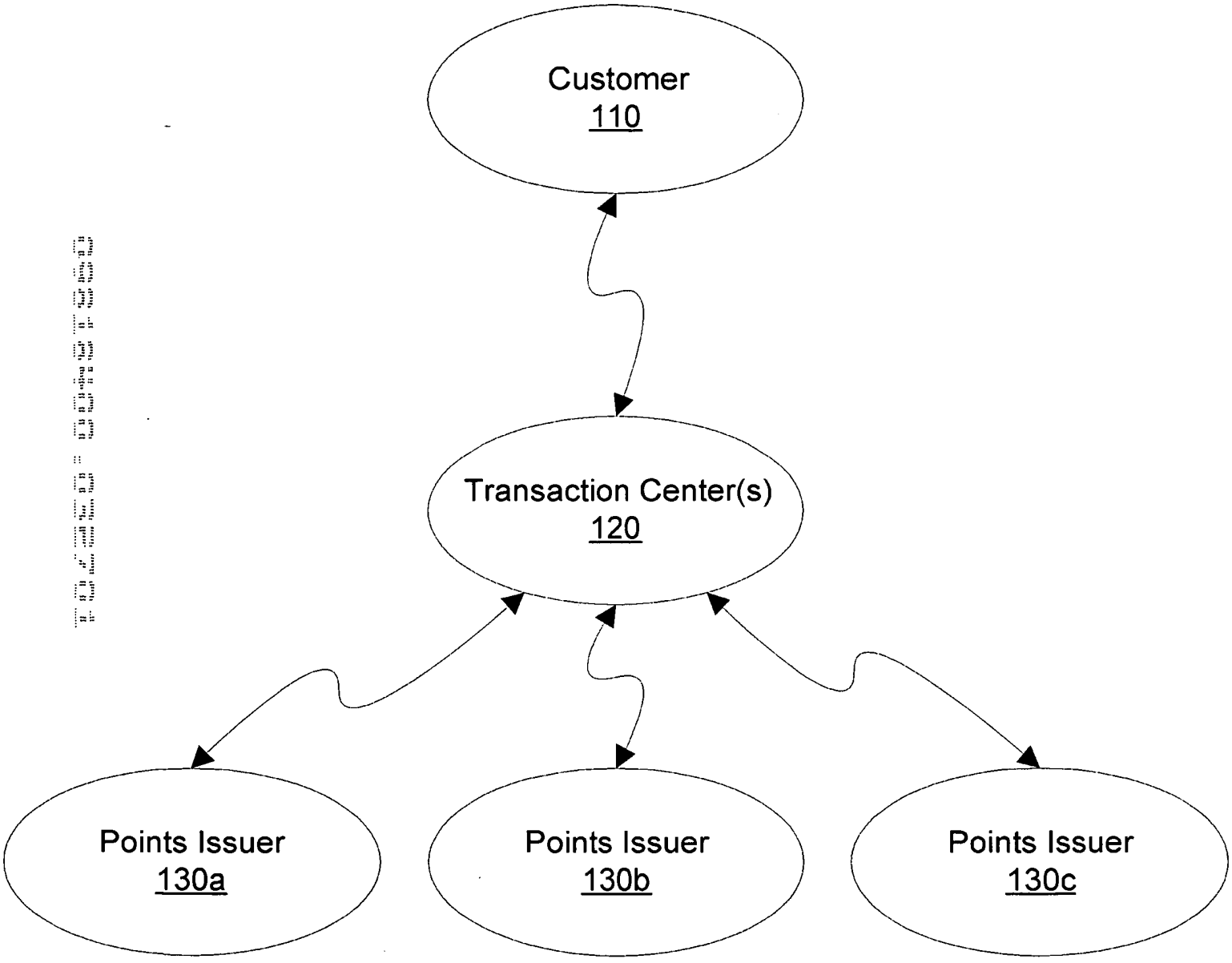
FIG. 1


Customer
110
Transaction Center(s)
120
Points Issuer
130a
Points Issuer
130b
Points Issuer
130c
100

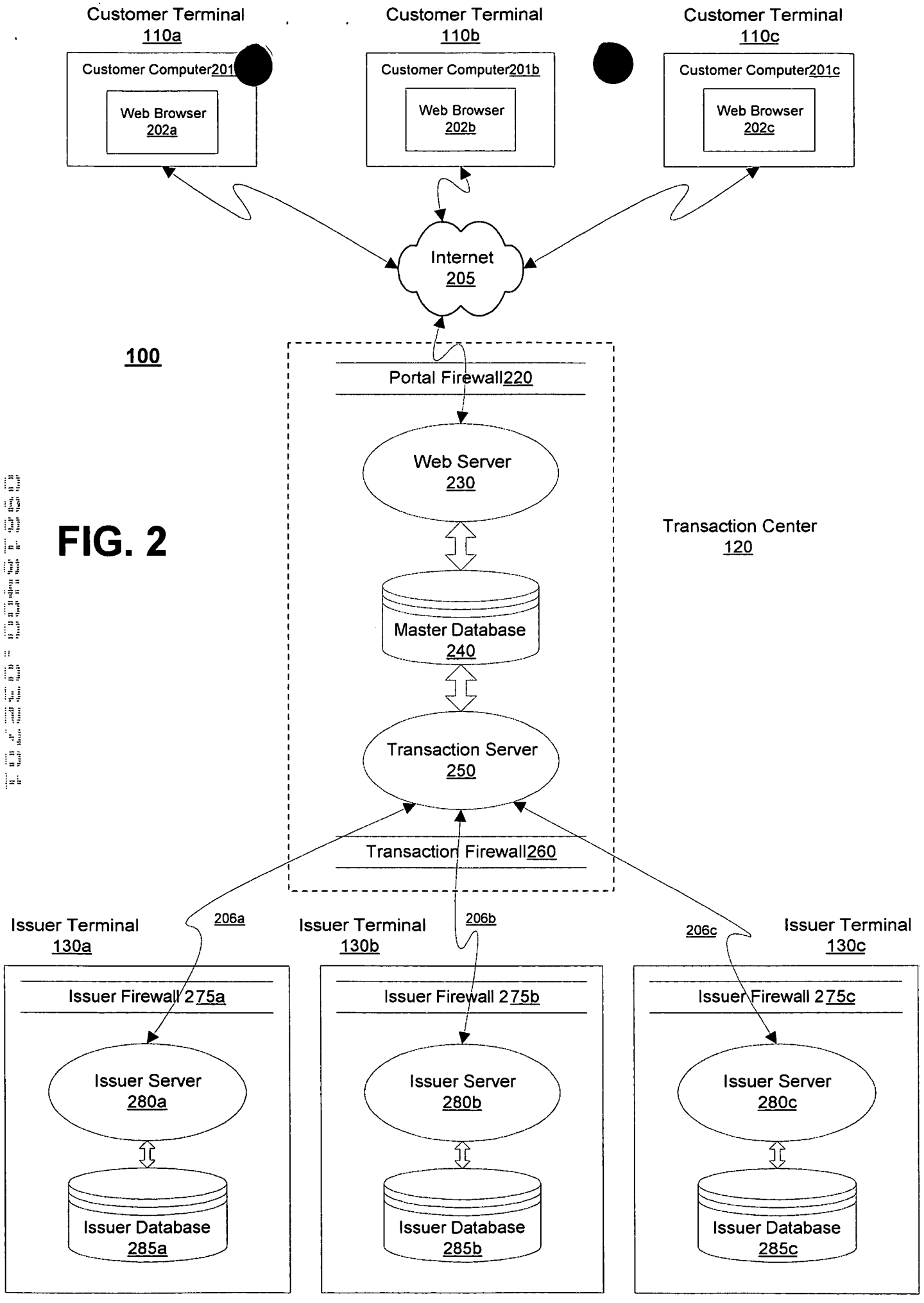
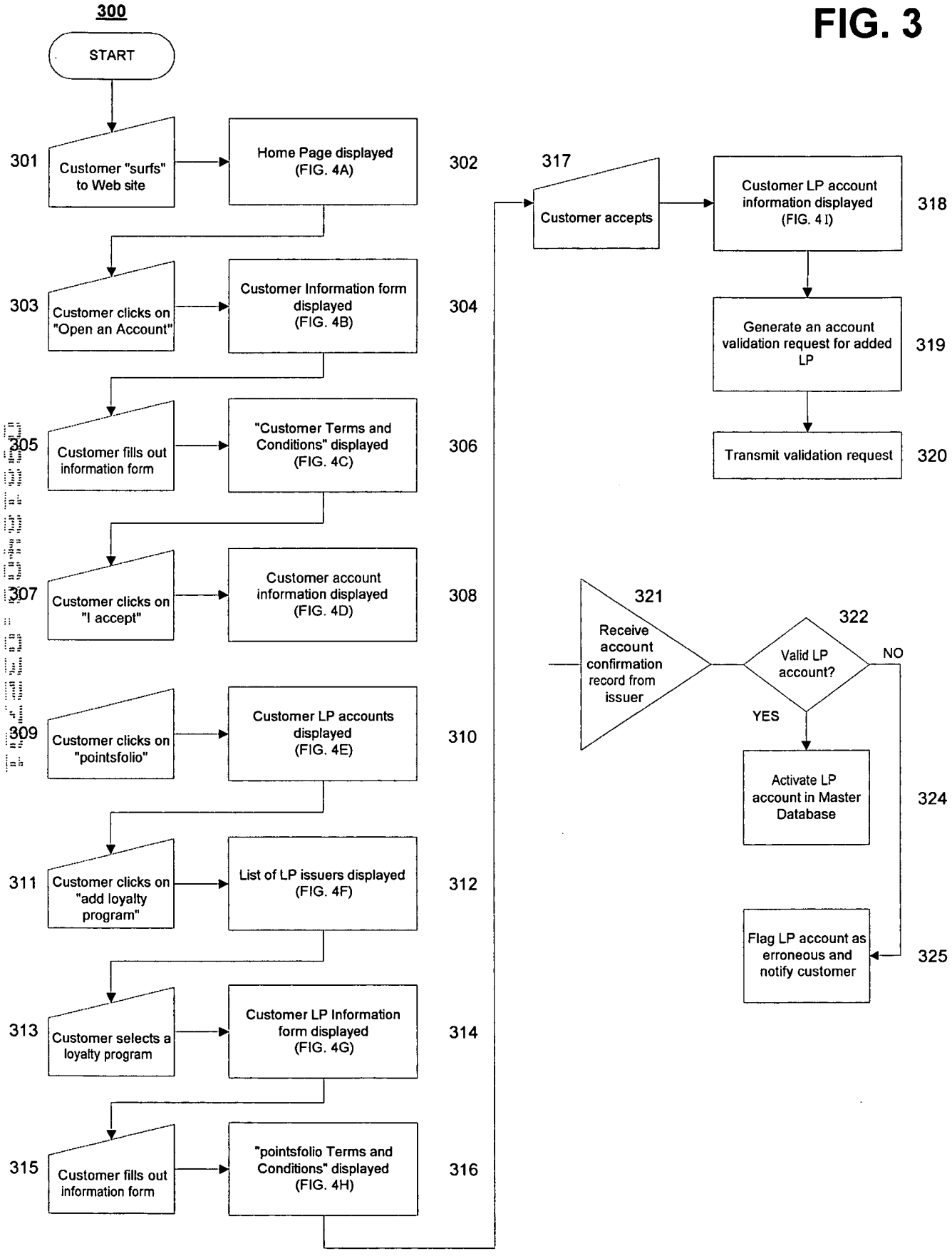

Customer Terminal
110a
Customer Computer201a
Web Browser
202a
Customer Terminal
110b
Customer Computer201b
Web Browser
202b
Customer Terminal
110c
Customer Computer201c
Web Browser
202c
Internet
205
100
Portal Firewall220
Web Server
230
Master Database
240
Transaction Server
250
Transaction Firewall260
Transaction Center
120
206a
206b
206c
Issuer Terminal
130a
Issuer Terminal
130b
Issuer Terminal
130c
Issuer Firewall 275a
Issuer Server
280a
Issuer Database
285a
Issuer Firewall 275b
Issuer Server
280b
Issuer Database
285b
Issuer Firewall 275c
Issuer Server
280c
Issuer Database
285c

FIG. 2

FIG. 3


300
START
301
Customer "surfs" to Web site
Home Page displayed (FIG. 4A)
302
303
Customer clicks on "Open an Account"
Customer Information form displayed (FIG. 4B)
304
305
Customer fills out information form
"Customer Terms and Conditions" displayed (FIG. 4C)
306
307
Customer clicks on "I accept"
Customer account information displayed (FIG. 4D)
308
309
Customer clicks on "pointsfolio"
Customer LP accounts displayed (FIG. 4E)
310
311
Customer clicks on "add loyalty program"
List of LP issuers displayed (FIG. 4F)
312
313
Customer selects a loyalty program
Customer LP Information form displayed (FIG. 4G)
314
315
Customer fills out information form
"pointsfolio Terms and Conditions" displayed (FIG. 4H)
316
317
Customer accepts
Customer LP account information displayed (FIG. 4I)
318
Generate an account validation request for added LP
319
Transmit validation request
320
321
Receive account confirmation record from issuer
322
Valid LP account?
NO
YES
Activate LP account in Master Database
324
Flag LP account as erroneous and notify customer
325

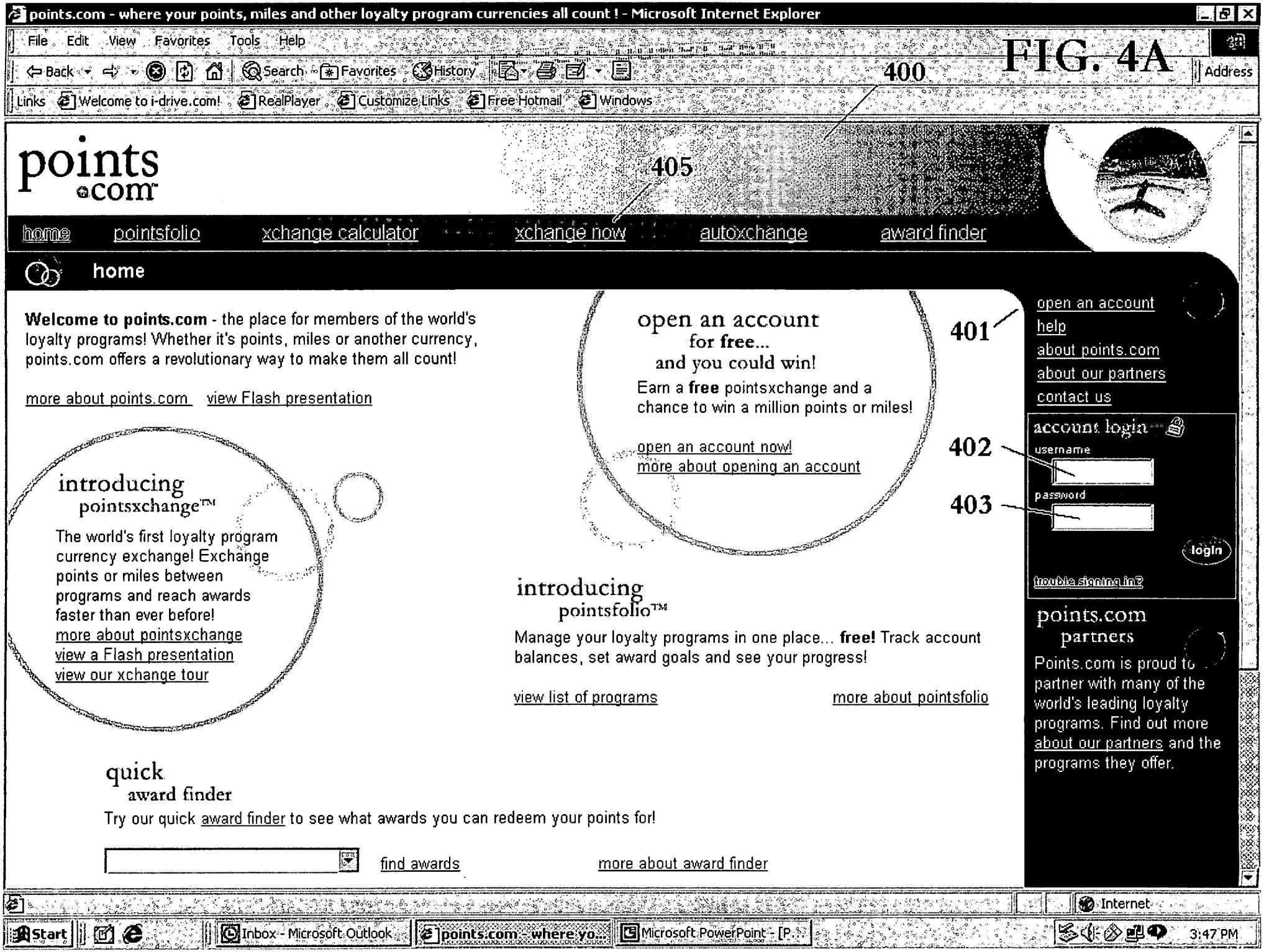

points.com - where your points, miles and other loyalty program currencies all count ! - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
400
405
points .com
home
pointsfolio
xchange calculator
xchange now
autoxchange
award finder
home
Welcome to points.com - the place for members of the world's loyalty programs! Whether it's points, miles or another currency, points.com offers a revolutionary way to make them all count!
more about points.com
view Flash presentation
open an account for free... and you could win!
Earn a free pointsxchange and a chance to win a million points or miles!
open an account now!
more about opening an account
401
open an account
help
about points.com
about our partners
contact us
account login
username
402
password
403
login
trouble signing in?
introducing pointsxchange™
The world's first loyalty program currency exchange! Exchange points or miles between programs and reach awards faster than ever before!
more about pointsxchange
view a Flash presentation
view our xchange tour
introducing pointsfolio™
Manage your loyalty programs in one place... free! Track account balances, set award goals and see your progress!
view list of programs
more about pointsfolio
points.com partners
Points.com is proud to partner with many of the world's leading loyalty programs. Find out more about our partners and the programs they offer.
quick award finder
Try our quick award finder to see what awards you can redeem your points for!
find awards
more about award finder
Internet
Start
Inbox - Microsoft Outlook
points.com - where yo...
Microsoft PowerPoint - [P...
3:47 PM

FIG. 4A

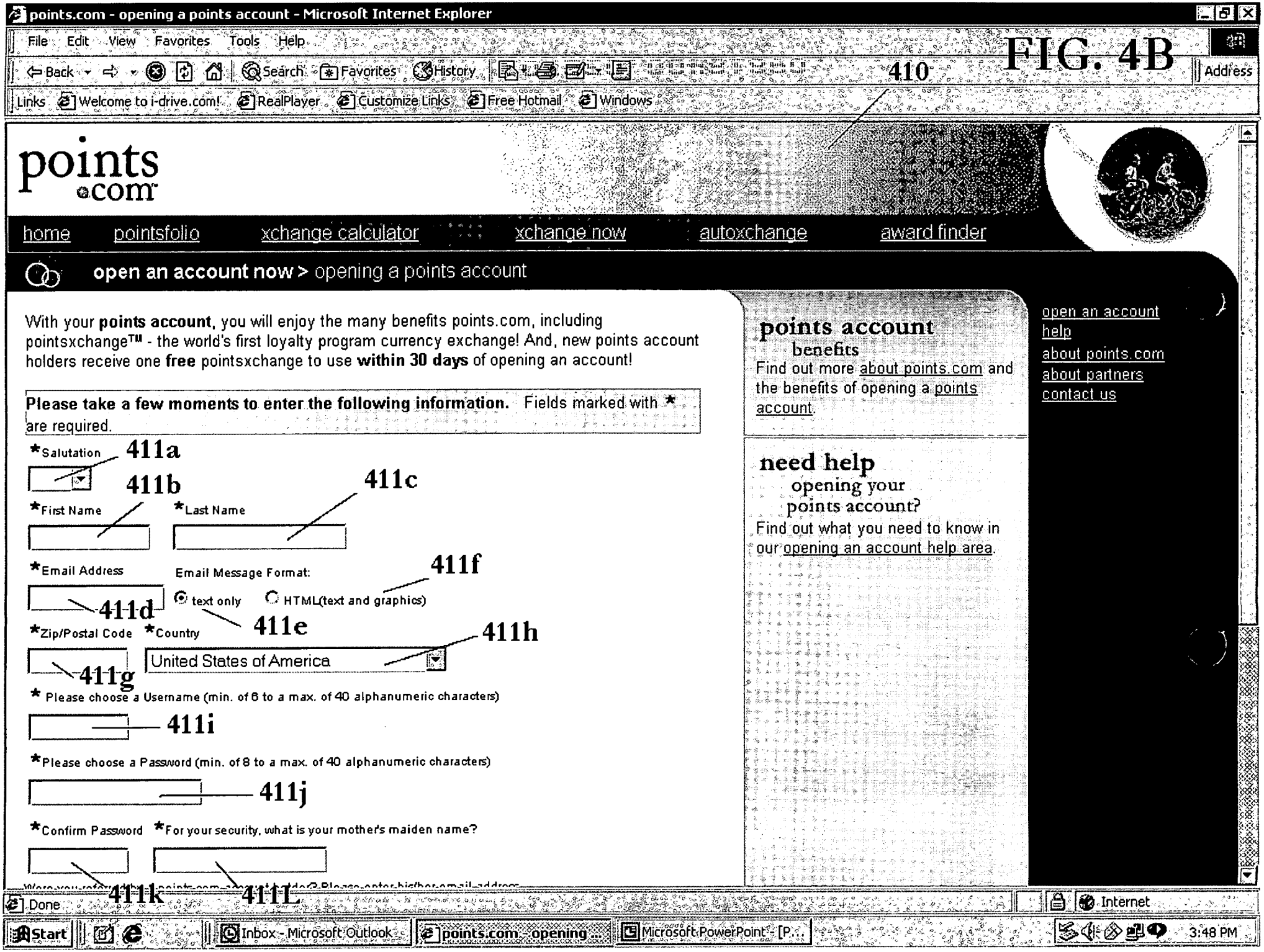
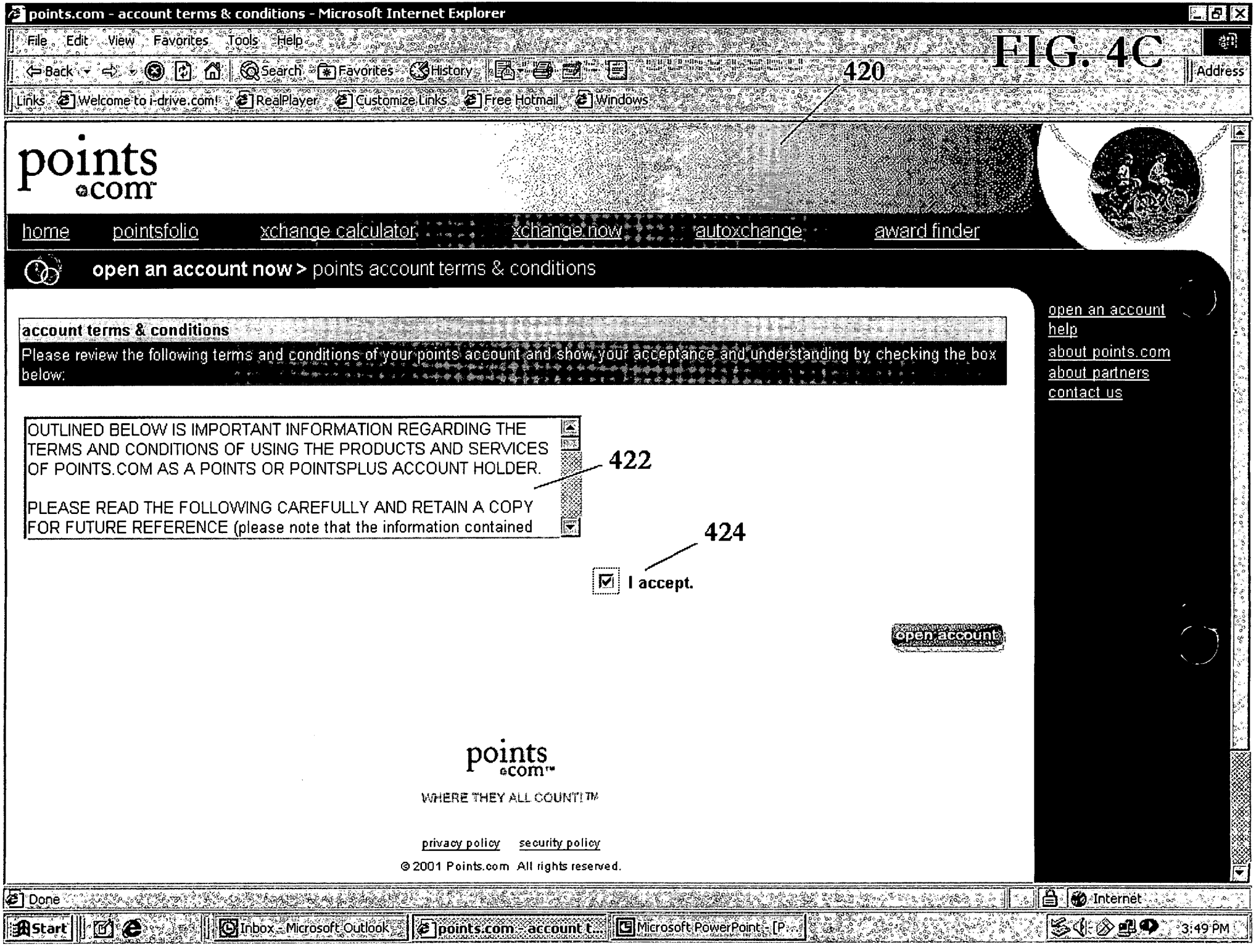

points.com - opening a points account - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
410
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
open an account now > opening a points account
With your points account, you will enjoy the many benefits points.com, including pointsxchange™ - the world's first loyalty program currency exchange! And, new points account holders receive one free pointsxchange to use within 30 days of opening an account!
Please take a few moments to enter the following information. Fields marked with * are required.
*Salutation
411a
411b
411c
*First Name
*Last Name
*Email Address
Email Message Format:
411f
411d
text only
HTML(text and graphics)
411e
*Zip/Postal Code
*Country
411h
United States of America
411g
* Please choose a Username (min. of 6 to a max. of 40 alphanumeric characters)
411i
*Please choose a Password (min. of 8 to a max. of 40 alphanumeric characters)
411j
*Confirm Password
*For your security, what is your mother's maiden name?
411k
411L
points account benefits
Find out more about points.com and the benefits of opening a points account.
need help opening your points account?
Find out what you need to know in our opening an account help area.
open an account
help
about points.com
about partners
contact us
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - opening ...
Microsoft PowerPoint - [P...
3:48 PM

FIG. 4B


points.com - account terms & conditions - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
420
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
open an account now > points account terms & conditions
account terms & conditions
Please review the following terms and conditions of your points account and show your acceptance and understanding by checking the box below:
OUTLINED BELOW IS IMPORTANT INFORMATION REGARDING THE TERMS AND CONDITIONS OF USING THE PRODUCTS AND SERVICES OF POINTS.COM AS A POINTS OR POINTSPLUS ACCOUNT HOLDER.
PLEASE READ THE FOLLOWING CAREFULLY AND RETAIN A COPY FOR FUTURE REFERENCE (please note that the information contained
422
424
I accept.
open account
open an account
help
about points.com
about partners
contact us
points .com™
WHERE THEY ALL COUNT!™
privacy policy security policy
© 2001 Points.com All rights reserved.
Done
Internet
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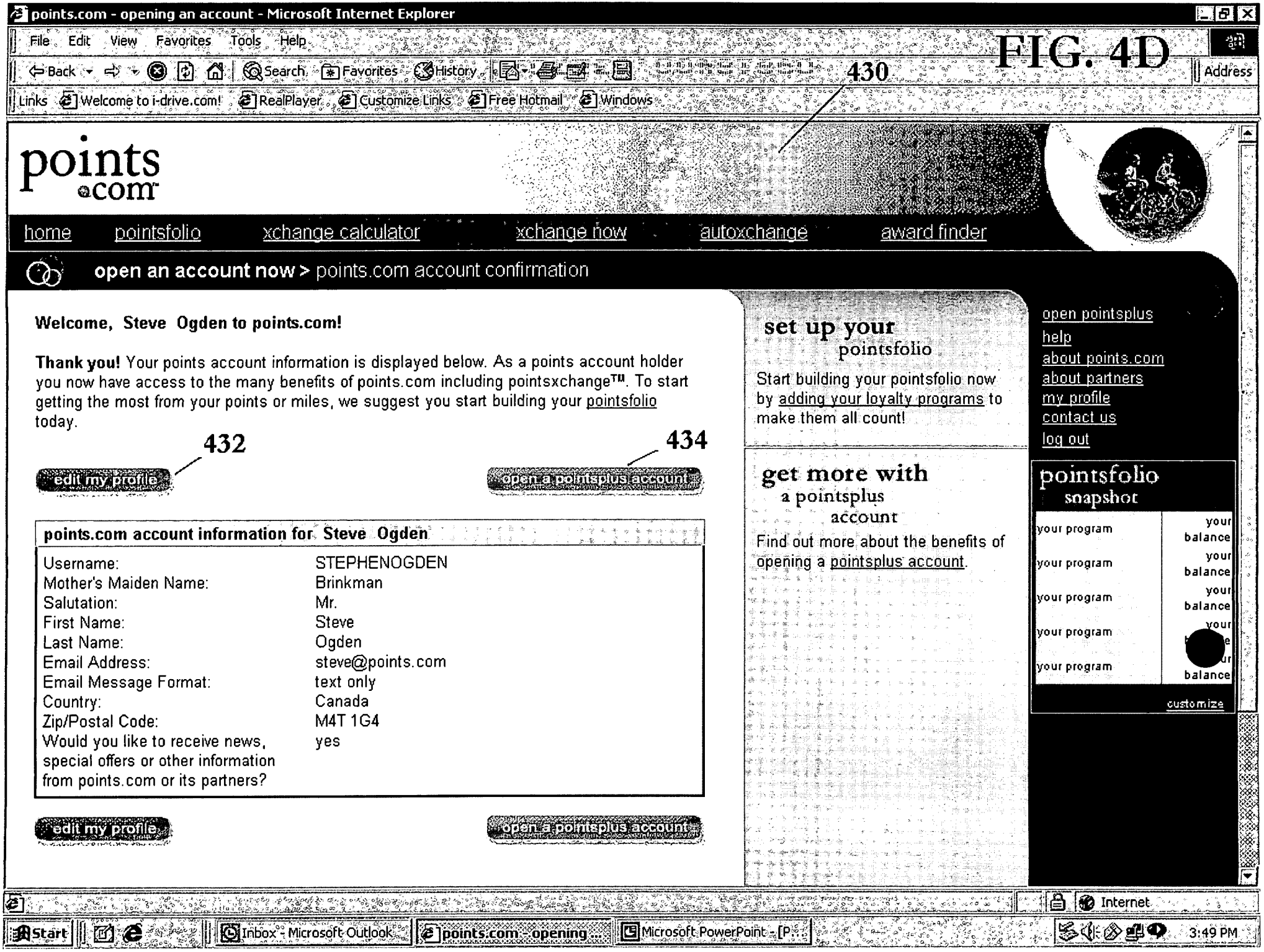
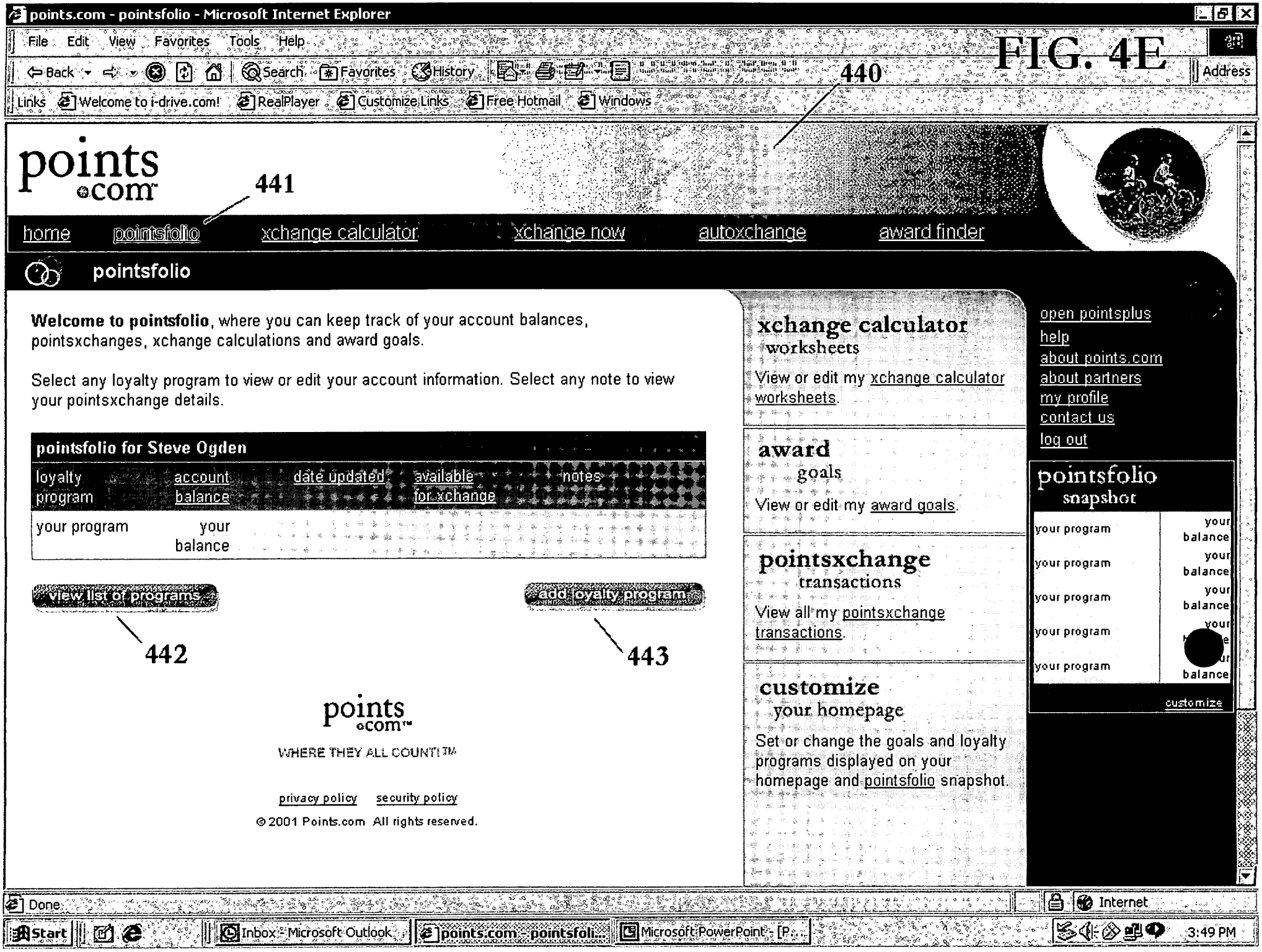
Inbox - Microsoft Outlook
points.com - account t...
Microsoft PowerPoint - [P...
3:49 PM

FIG. 4C


points.com - opening an account - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
FIG. 4D
430
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
open an account now > points.com account confirmation
Welcome, Steve Ogden to points.com!
Thank you! Your points account information is displayed below. As a points account holder you now have access to the many benefits of points.com including pointsxchange™. To start getting the most from your points or miles, we suggest you start building your pointsfolio today.
432
434
edit my profile
open a pointsplus account
points.com account information for Steve Ogden
Username: STEPHENOGDEN
Mother's Maiden Name: Brinkman
Salutation: Mr.
First Name: Steve
Last Name: Ogden
Email Address: steve@points.com
Email Message Format: text only
Country: Canada
Zip/Postal Code: M4T 1G4
Would you like to receive news, special offers or other information from points.com or its partners? yes
edit my profile
open a pointsplus account
set up your pointsfolio
Start building your pointsfolio now by adding your loyalty programs to make them all count!
get more with a pointsplus account
Find out more about the benefits of opening a pointsplus account.
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
your program
your balance
customize
Internet
Start
Inbox - Microsoft Outlook
points.com - opening ...
Microsoft PowerPoint - [P...
3:49 PM


points.com - pointsfolio - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
FIG. 4E
440
441
points .com
home
pointsfolio
xchange calculator
xchange now
autoxchange
award finder
pointsfolio
Welcome to pointsfolio, where you can keep track of your account balances, pointsxchanges, xchange calculations and award goals.
Select any loyalty program to view or edit your account information. Select any note to view your pointsxchange details.
pointsfolio for Steve Ogden
loyalty program
account balance
date updated
available for xchange
notes
your program
your balance
view list of programs
add loyalty program
442
443
points .com™
WHERE THEY ALL COUNT!™
privacy policy
security policy
© 2001 Points.com All rights reserved.
xchange calculator worksheets
View or edit my xchange calculator worksheets.
award goals
View or edit my award goals.
pointsxchange transactions
View all my pointsxchange transactions.
customize your homepage
Set or change the goals and loyalty programs displayed on your homepage and pointsfolio snapshot.
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
your program
your balance
customize
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - pointsfoli...
Microsoft PowerPoint - [P...
3:49 PM

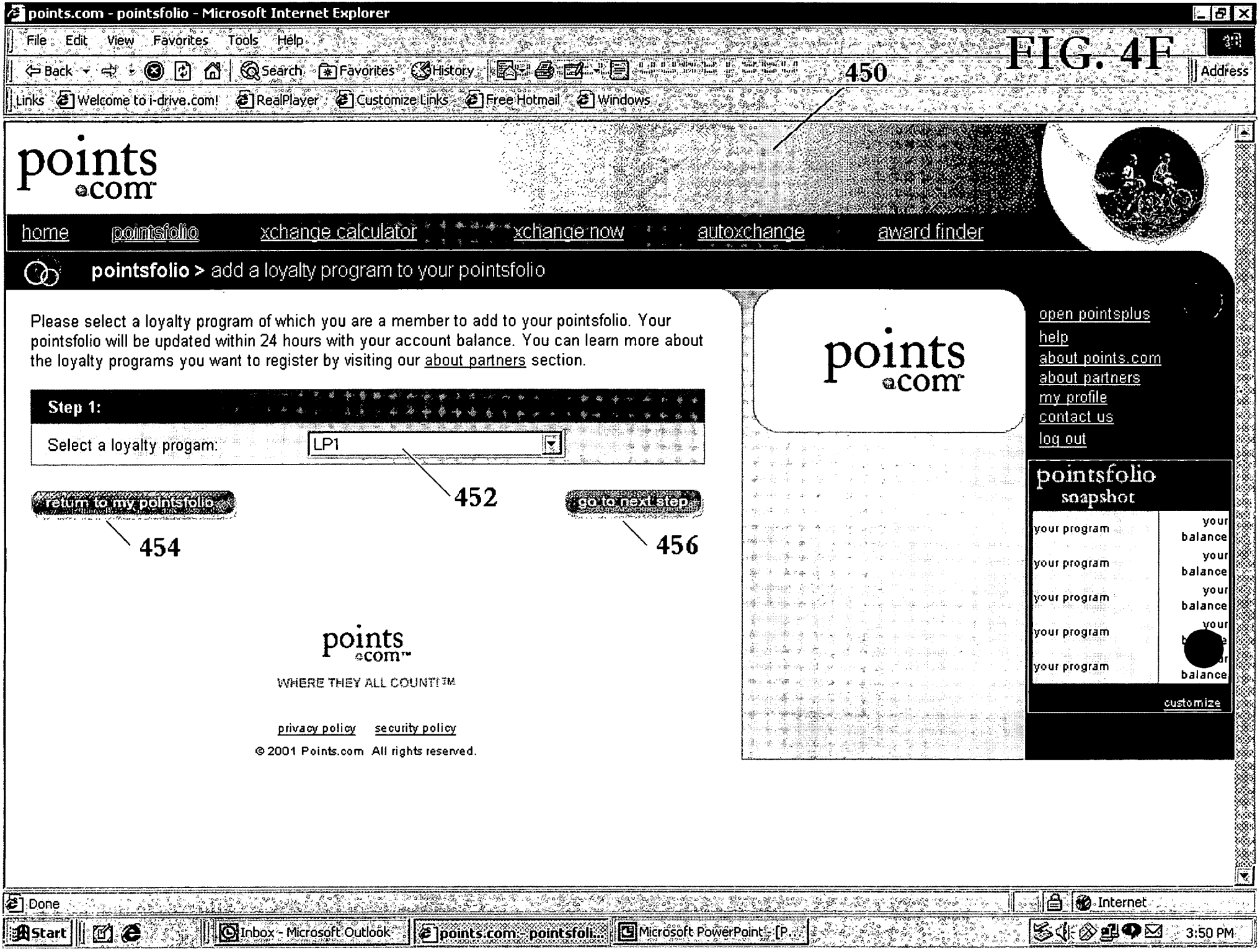
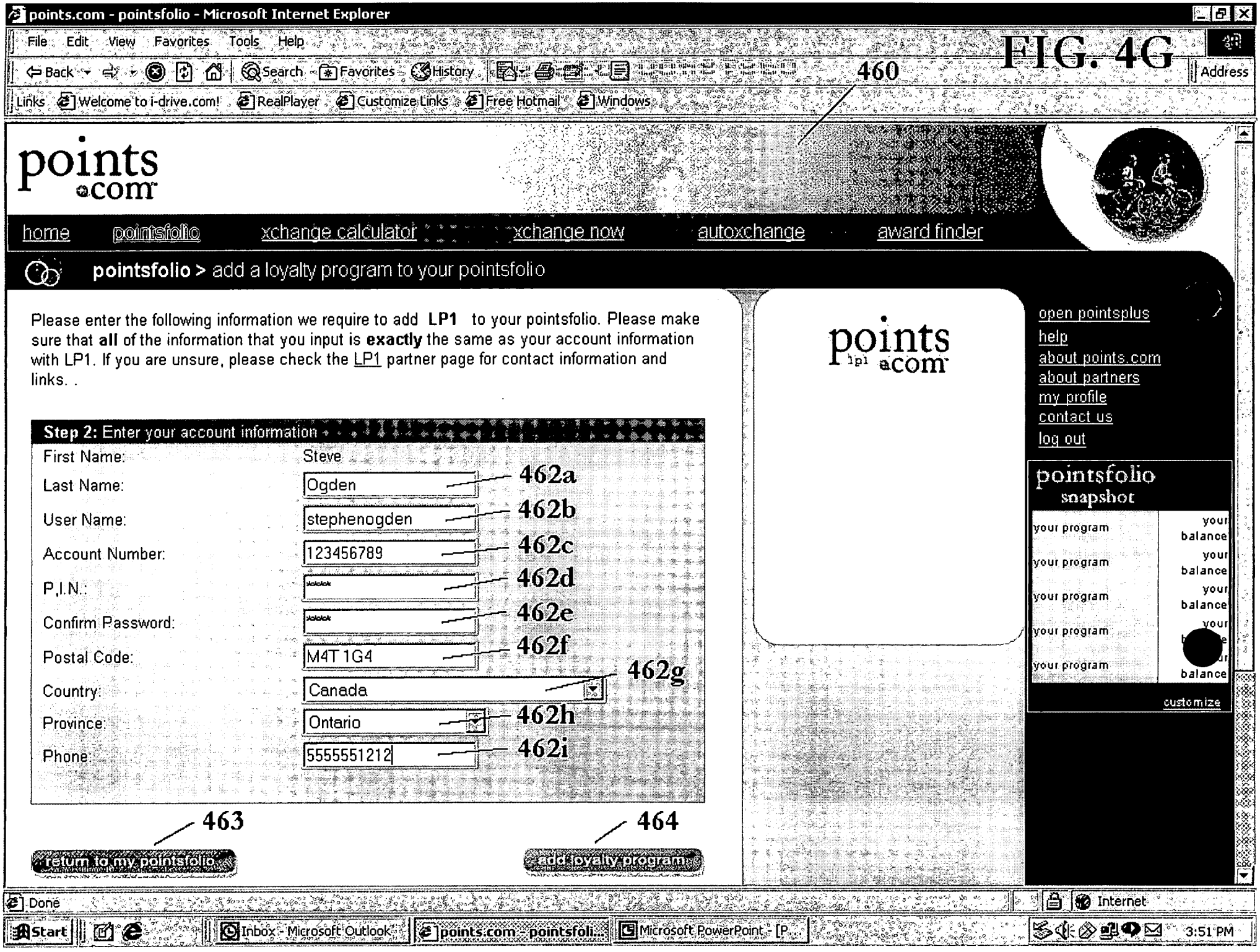
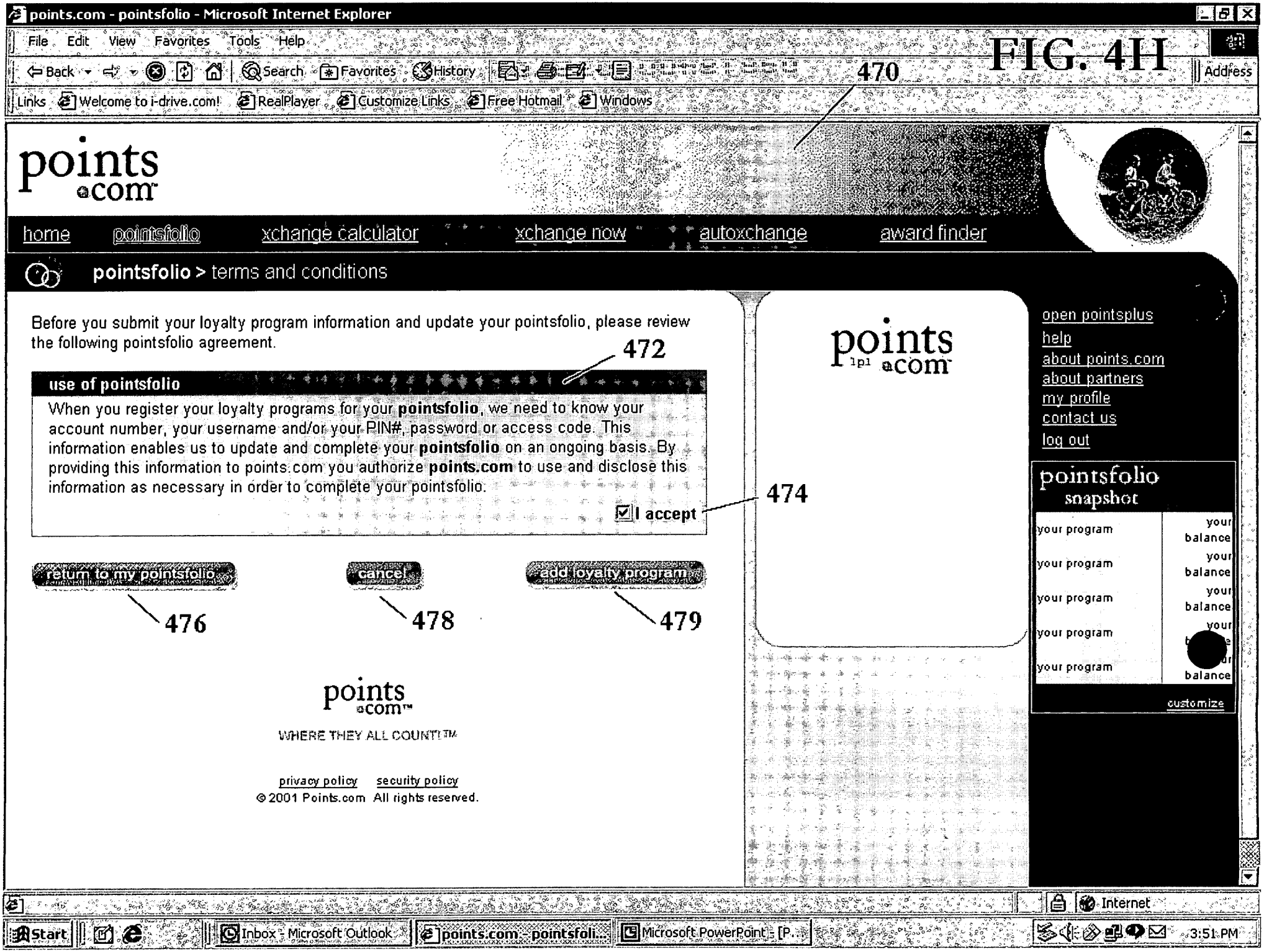

points.com - pointsfolio - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
450
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
pointsfolio > add a loyalty program to your pointsfolio
Please select a loyalty program of which you are a member to add to your pointsfolio. Your pointsfolio will be updated within 24 hours with your account balance. You can learn more about the loyalty programs you want to register by visiting our about partners section.
Step 1:
Select a loyalty progam:
LP1
452
return to my pointsfolio
go to next step
454
456
points .com
WHERE THEY ALL COUNT!™
privacy policy security policy
© 2001 Points.com All rights reserved.
points .com
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
your program
your balance
customize
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - pointsfoli...
Microsoft PowerPoint - [P...
3:50 PM

FIG. 4F


points.com - pointsfolio - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
FIG. 4G
460
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
pointsfolio > add a loyalty program to your pointsfolio
Please enter the following information we require to add LP1 to your pointsfolio. Please make sure that all of the information that you input is exactly the same as your account information with LP1. If you are unsure, please check the LP1 partner page for contact information and links. .
Step 2: Enter your account information
First Name: Steve
Last Name: Ogden 462a
User Name: stephenogden 462b
Account Number: 123456789 462c
P.I.N.: 462d
Confirm Password: 462e
Postal Code: M4T 1G4 462f
Country: Canada 462g
Province: Ontario 462h
Phone: 5555551212 462i
463
return to my pointsfolio
464
add loyalty program
points lp1 .com
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
your program your balance
your program your balance
your program your balance
your program your balance
your program your balance
customize
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - pointsfoli...
Microsoft PowerPoint - [P...
3:51 PM


points.com - pointsfolio - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
FIG. 4H
470
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
pointsfolio > terms and conditions
Before you submit your loyalty program information and update your pointsfolio, please review the following pointsfolio agreement.
472
use of pointsfolio
When you register your loyalty programs for your pointsfolio, we need to know your account number, your username and/or your PIN#, password or access code. This information enables us to update and complete your pointsfolio on an ongoing basis. By providing this information to points.com you authorize points.com to use and disclose this information as necessary in order to complete your pointsfolio.
I accept
474
return to my pointsfolio
cancel
add loyalty program
476
478
479
points .com™
WHERE THEY ALL COUNT!™
privacy policy security policy
© 2001 Points.com All rights reserved.
points .com
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
your program
your balance
customize
Internet
Start
Inbox - Microsoft Outlook
points.com - pointsfoli...
Microsoft PowerPoint - [P...
3:51 PM

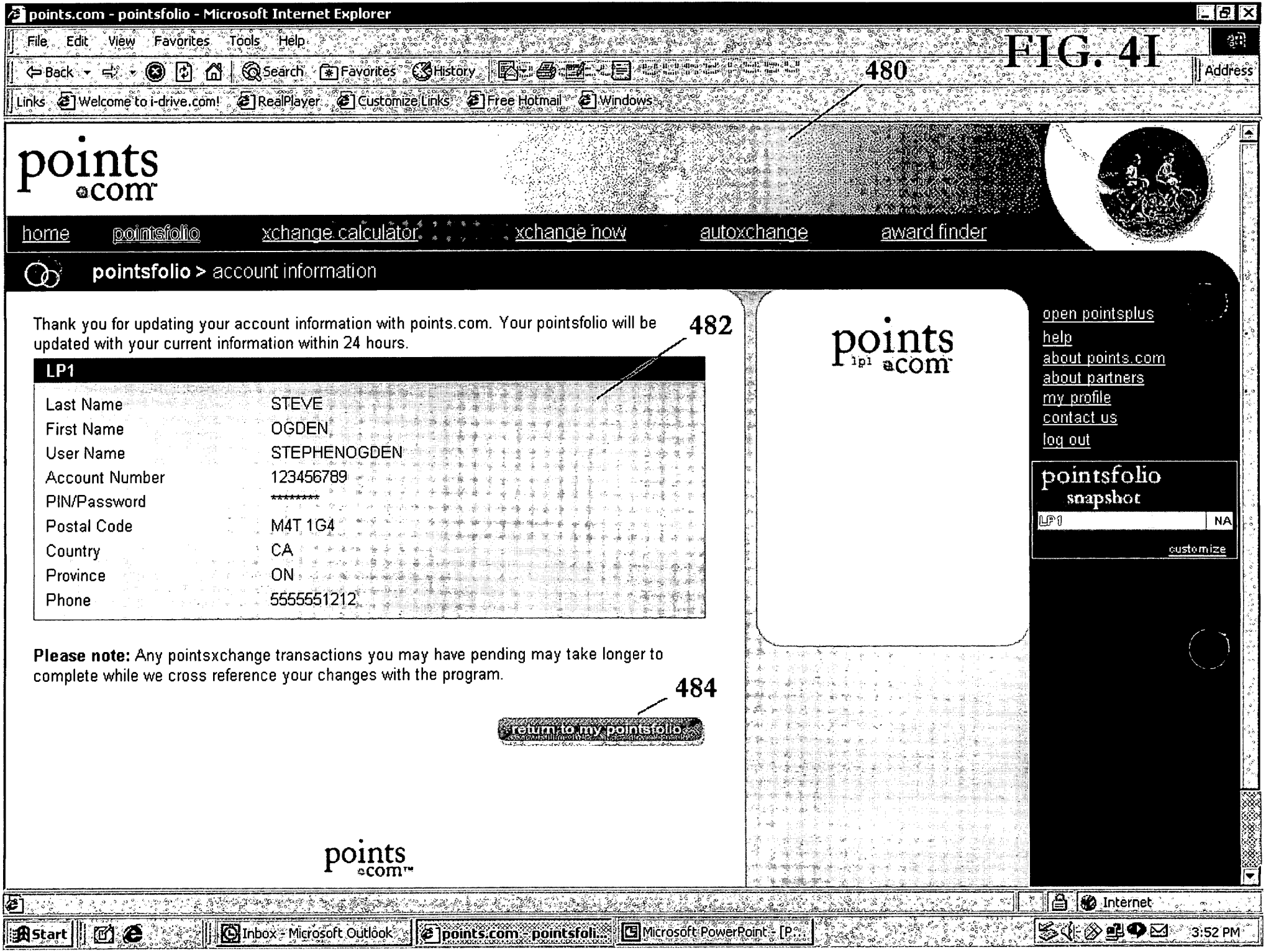

points.com - pointsfolio - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
480
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
pointsfolio > account information
Thank you for updating your account information with points.com. Your pointsfolio will be updated with your current information within 24 hours.
482
LP1
Last Name STEVE
First Name OGDEN
User Name STEPHENOGDEN
Account Number 123456789
PIN/Password ********
Postal Code M4T 1G4
Country CA
Province ON
Phone 5555551212
Please note: Any pointsxchange transactions you may have pending may take longer to complete while we cross reference your changes with the program.
484
return to my pointsfolio
points lpl .com
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP1 NA
customize
points .com™
Internet
Start
Inbox - Microsoft Outlook
points.com - pointsfoli...
Microsoft PowerPoint - [P...
3:52 PM

FIG. 4I

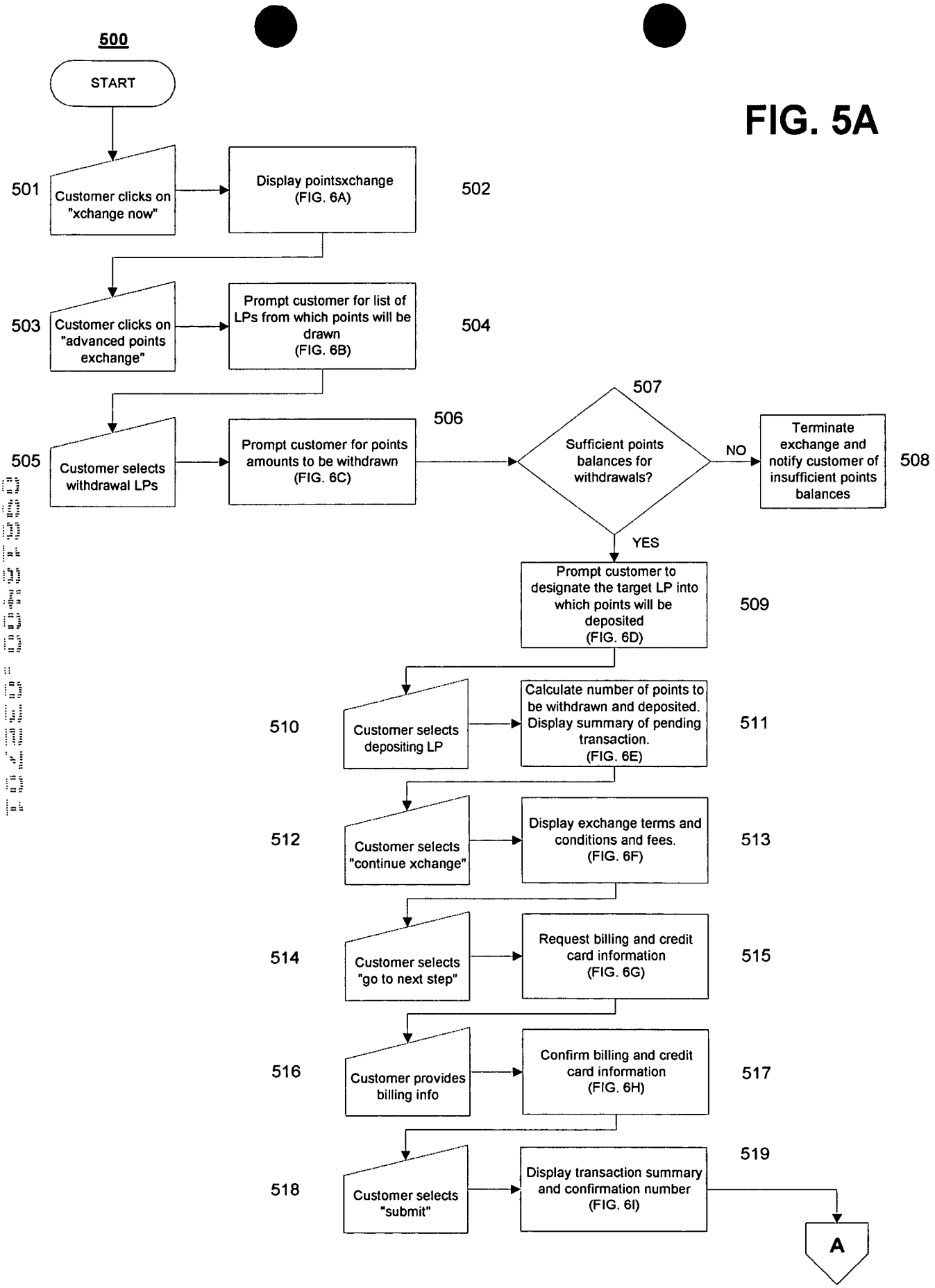

500
START
501
Customer clicks on "xchange now"
Display pointsxchange (FIG. 6A)
502
503
Customer clicks on "advanced points exchange"
Prompt customer for list of LPs from which points will be drawn (FIG. 6B)
504
505
Customer selects withdrawal LPs
Prompt customer for points amounts to be withdrawn (FIG. 6C)
506
507
Sufficient points balances for withdrawals?
NO
Terminate exchange and notify customer of insufficient points balances
508
YES
Prompt customer to designate the target LP into which points will be deposited (FIG. 6D)
509
510
Customer selects depositing LP
Calculate number of points to be withdrawn and deposited. Display summary of pending transaction. (FIG. 6E)
511
512
Customer selects "continue xchange"
Display exchange terms and conditions and fees. (FIG. 6F)
513
514
Customer selects "go to next step"
Request billing and credit card information (FIG. 6G)
515
516
Customer provides billing info
Confirm billing and credit card information (FIG. 6H)
517
518
Customer selects "submit"
Display transaction summary and confirmation number (FIG. 6I)
519
A

FIG. 5A

500 (cont'd)

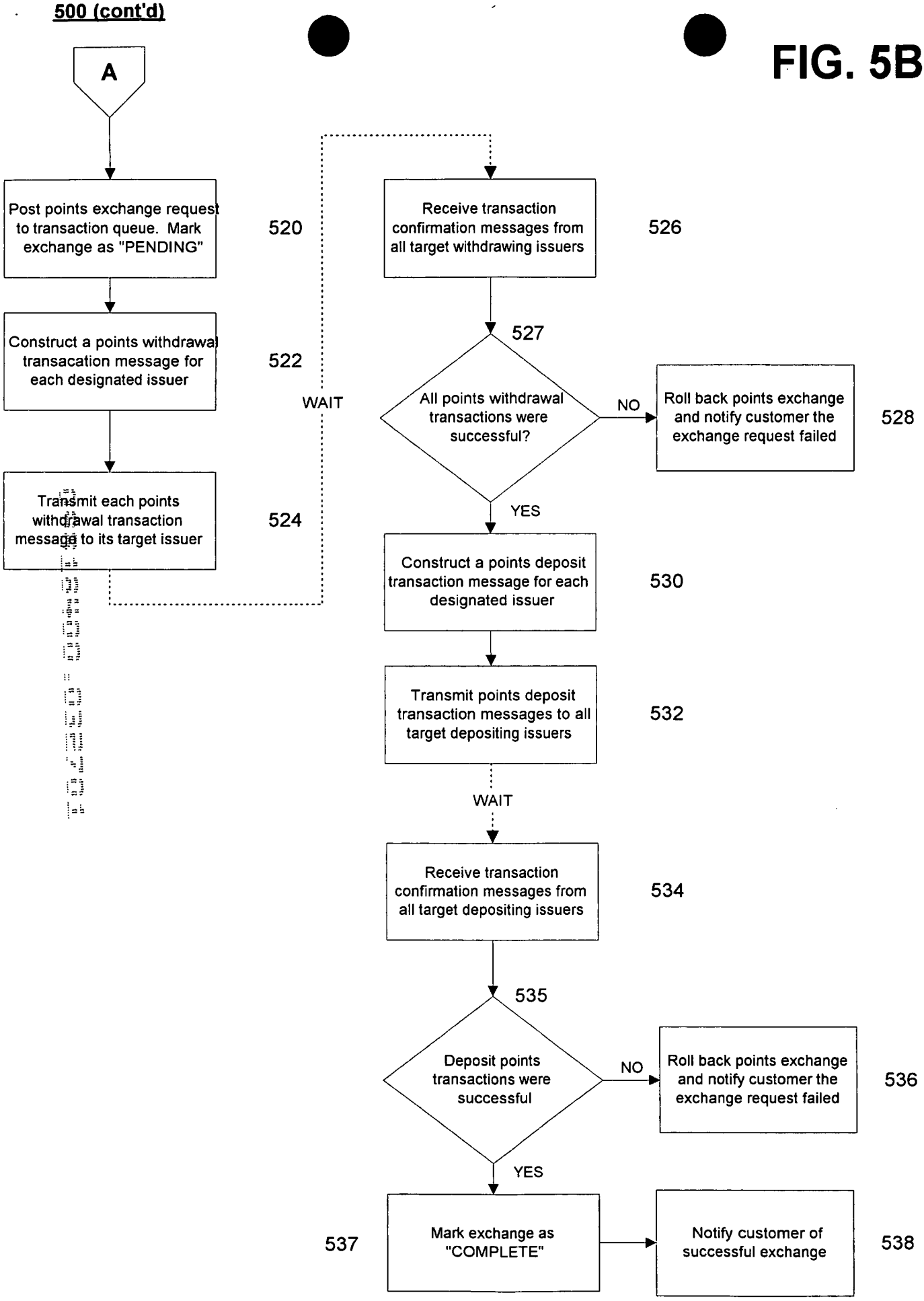


FIG. 5B

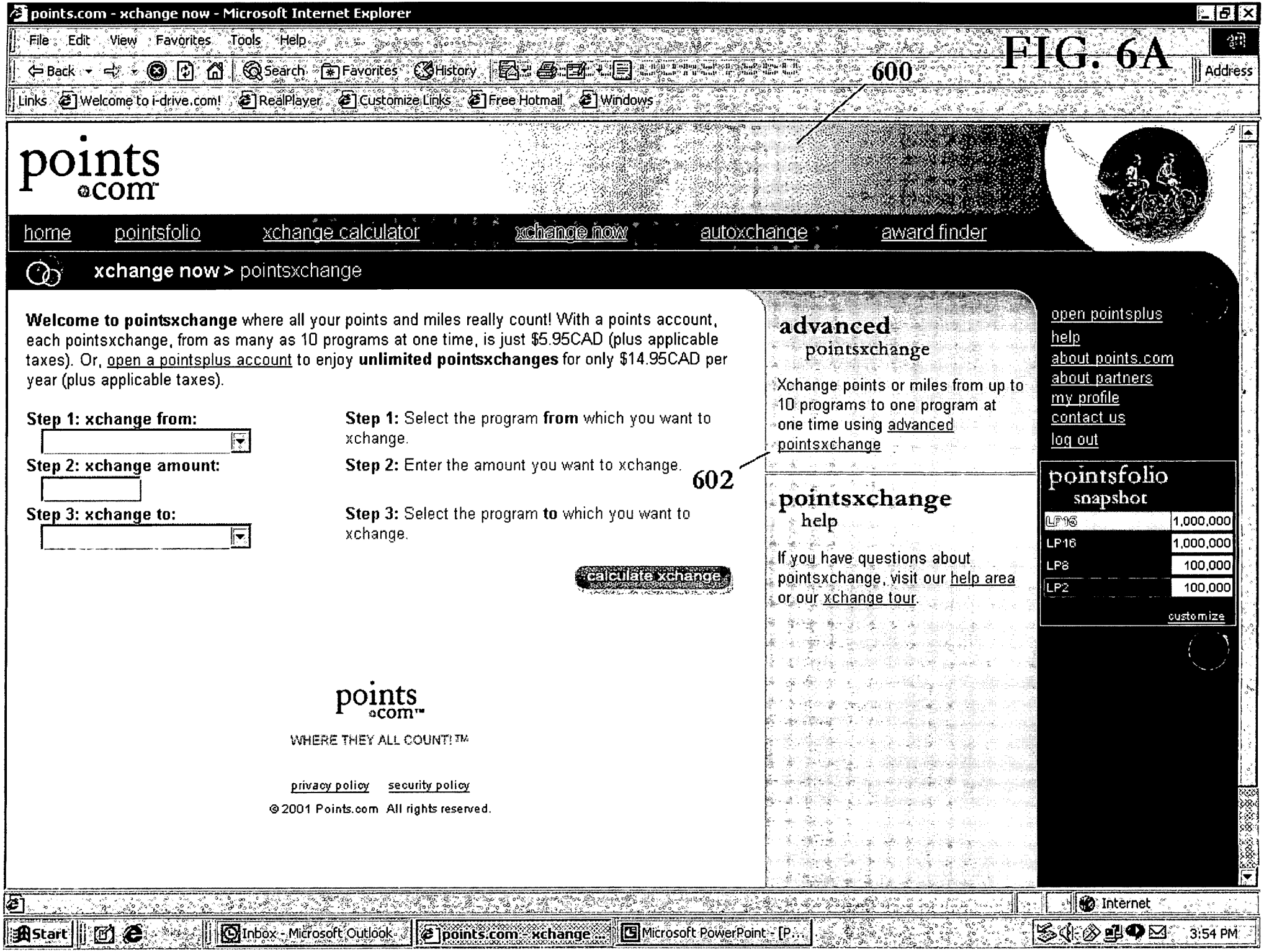

points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
600
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > pointsxchange
Welcome to pointsxchange where all your points and miles really count! With a points account, each pointsxchange, from as many as 10 programs at one time, is just $5.95CAD (plus applicable taxes). Or, open a pointsplus account to enjoy unlimited pointsxchanges for only $14.95CAD per year (plus applicable taxes).
Step 1: xchange from:
Step 2: xchange amount:
Step 3: xchange to:
Step 1: Select the program from which you want to xchange.
Step 2: Enter the amount you want to xchange.
602
Step 3: Select the program to which you want to xchange.
calculate xchange
advanced pointsxchange
Xchange points or miles from up to 10 programs to one program at one time using advanced pointsxchange
pointsxchange help
If you have questions about pointsxchange, visit our help area or our xchange tour.
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP16 1,000,000
LP10 1,000,000
LP8 100,000
LP2 100,000
customize
points .com™
WHERE THEY ALL COUNT!™
privacy policy security policy
© 2001 Points.com All rights reserved.
Internet
Start Inbox - Microsoft Outlook points.com - xchange... Microsoft PowerPoint - [P... 3:54 PM

FIG. 6A

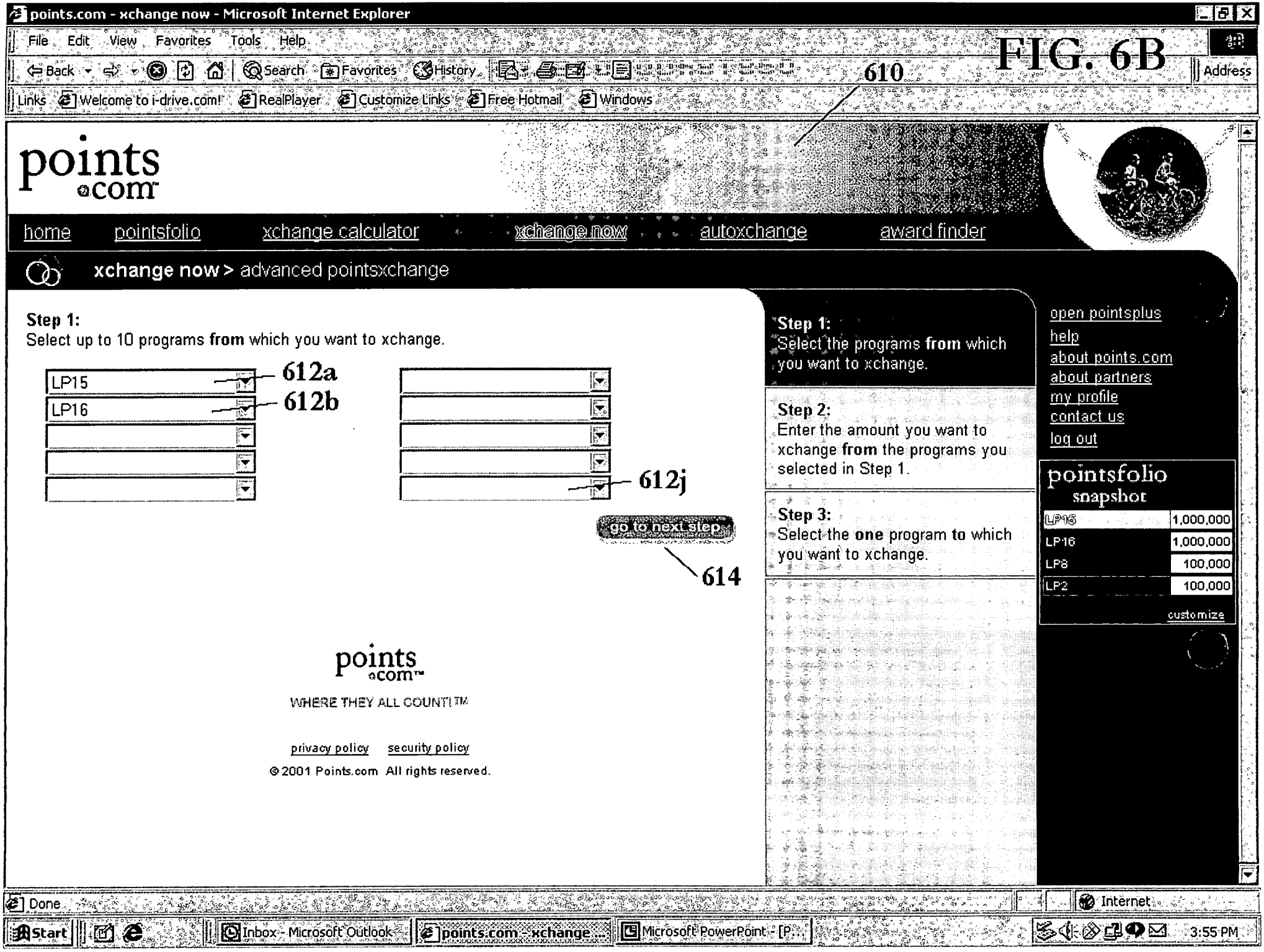

points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
610
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > advanced pointsxchange
Step 1:
Select up to 10 programs from which you want to xchange.
LP15
LP16
612a
612b
612j
go to next step
614
Step 1:
Select the programs from which you want to xchange.
Step 2:
Enter the amount you want to xchange from the programs you selected in Step 1.
Step 3:
Select the one program to which you want to xchange.
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP16 1,000,000
LP16 1,000,000
LP8 100,000
LP2 100,000
customize
points .com™
WHERE THEY ALL COUNT!™
privacy policy security policy
© 2001 Points.com All rights reserved.
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...
3:55 PM

FIG. 6B

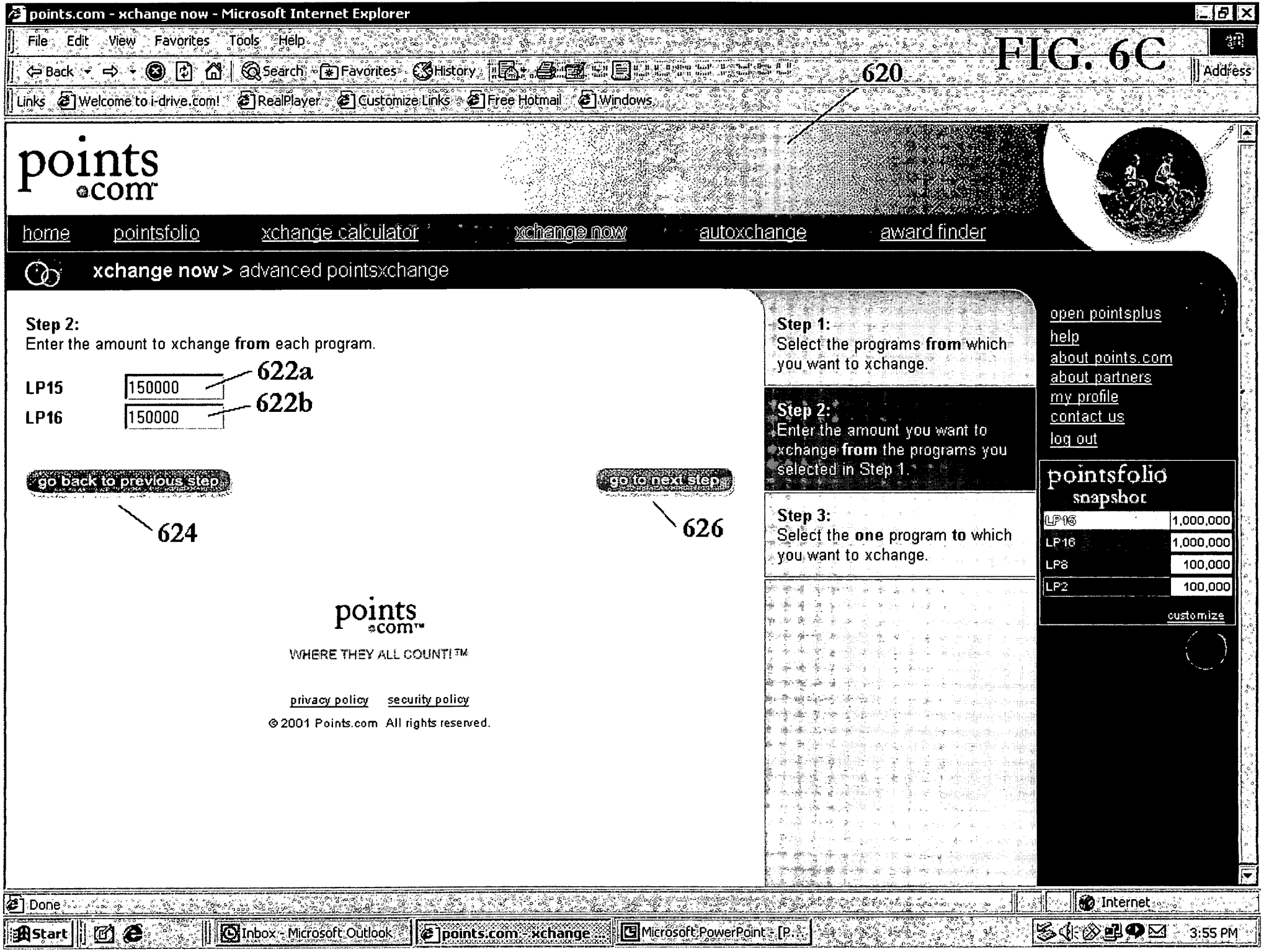

points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
620
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > advanced pointsxchange
Step 2:
Enter the amount to xchange from each program.
LP15 150000
LP16 150000
622a
622b
go back to previous step
go to next step
624
626
Step 1:
Select the programs from which you want to xchange.
Step 2:
Enter the amount you want to xchange from the programs you selected in Step 1.
Step 3:
Select the one program to which you want to xchange.
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP15 1,000,000
LP16 1,000,000
LP8 100,000
LP2 100,000
customize
points .com™
WHERE THEY ALL COUNT!™
privacy policy security policy
© 2001 Points.com All rights reserved.
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...
3:55 PM

FIG. 6C

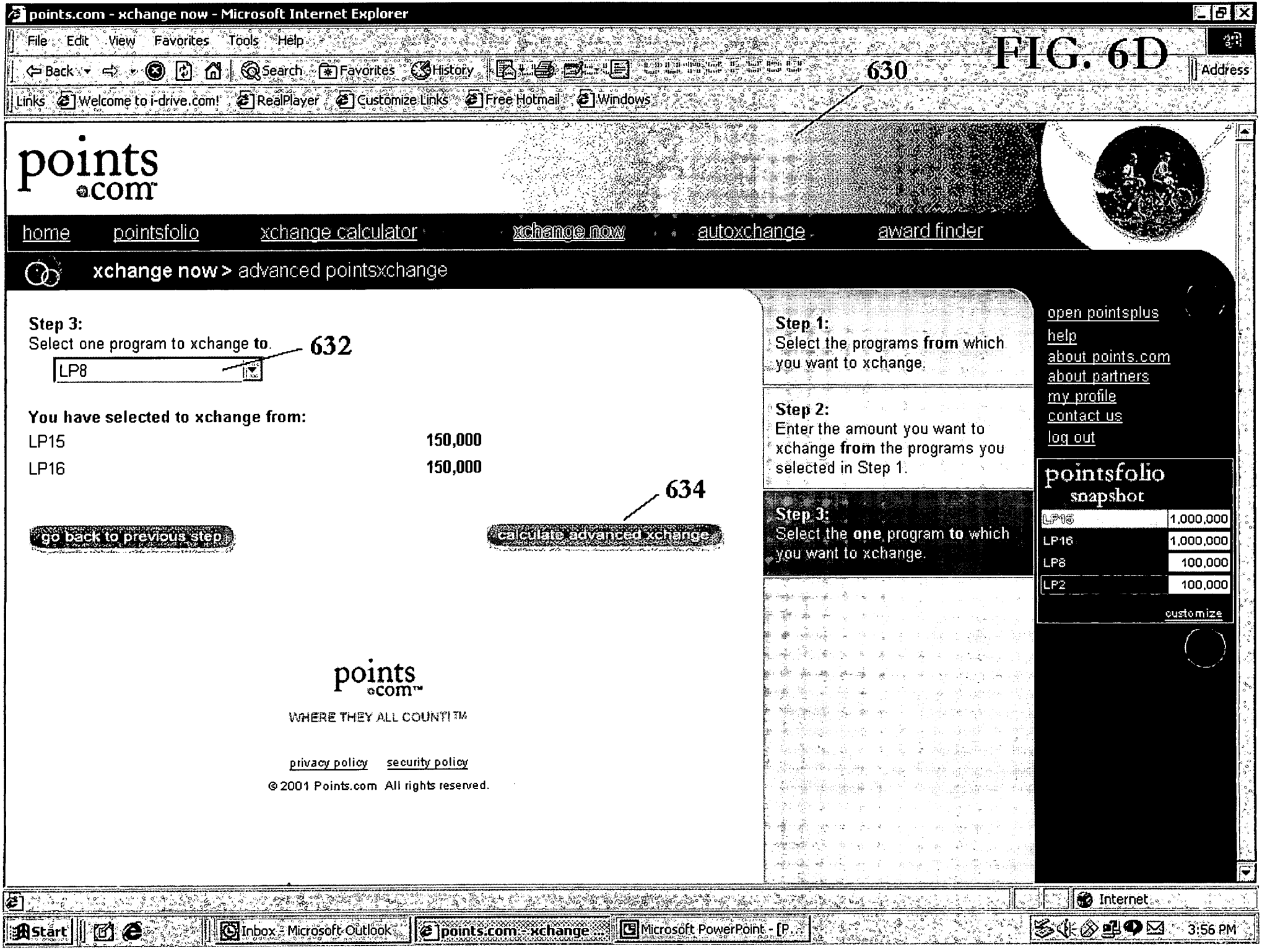
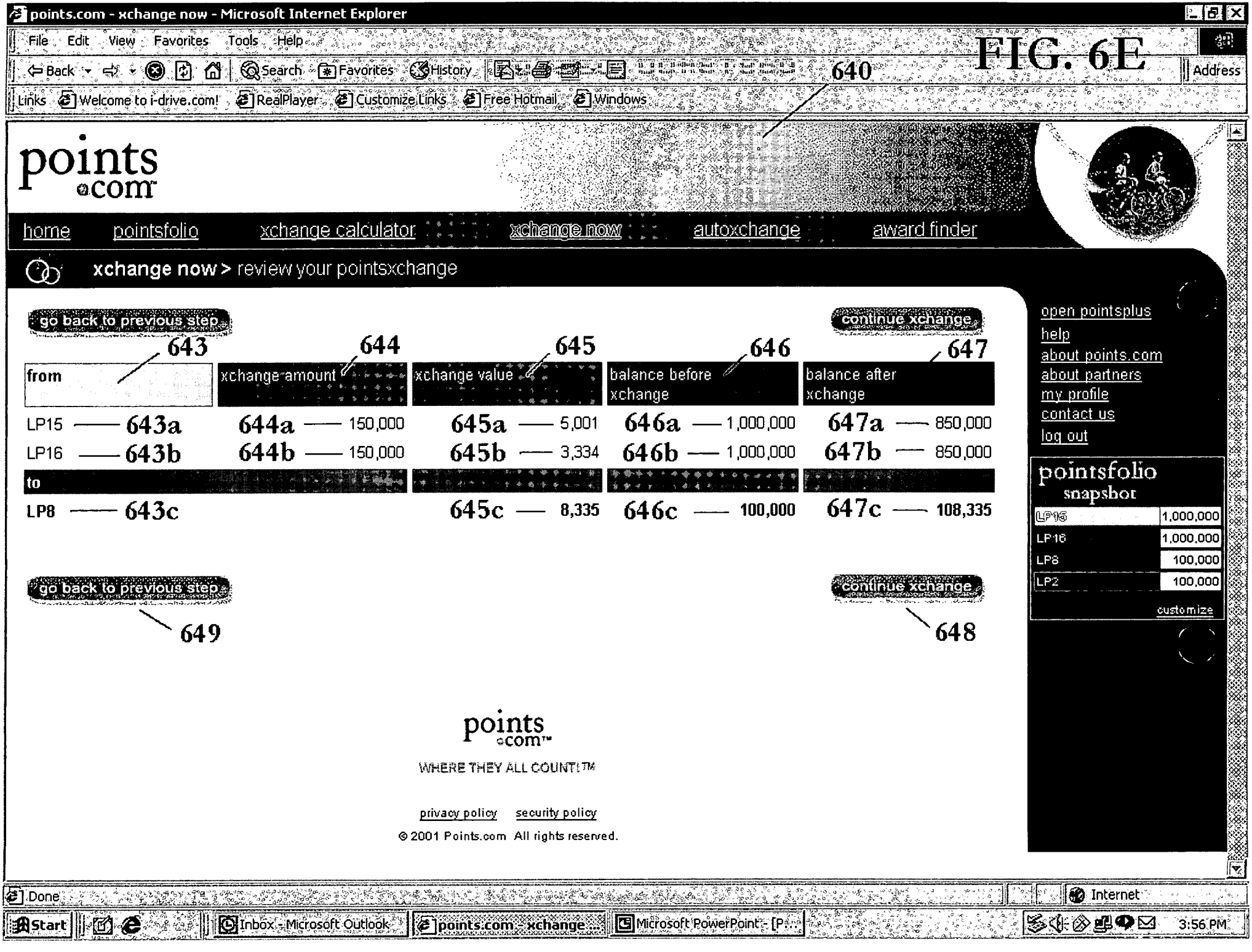

points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
630
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > advanced pointsxchange
Step 3:
Select one program to xchange to.
632
LP8
You have selected to xchange from:
LP15 150,000
LP16 150,000
634
go back to previous step
calculate advanced xchange
Step 1:
Select the programs from which you want to xchange.
Step 2:
Enter the amount you want to xchange from the programs you selected in Step 1.
Step 3:
Select the one program to which you want to xchange.
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP15 1,000,000
LP16 1,000,000
LP8 100,000
LP2 100,000
customize
points .com™
WHERE THEY ALL COUNT!™
privacy policy security policy
© 2001 Points.com All rights reserved.
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...
3:56 PM

FIG. 6D


points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
640
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > review your pointsxchange
go back to previous step
continue xchange
643
644
645
646
647
from
xchange amount
xchange value
balance before xchange
balance after xchange
LP15 643a 644a 150,000 645a 5,001 646a 1,000,000 647a 850,000
LP16 643b 644b 150,000 645b 3,334 646b 1,000,000 647b 850,000
to
LP8 643c 645c 8,335 646c 100,000 647c 108,335
go back to previous step
continue xchange
649
648
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapsbot
LP15 1,000,000
LP16 1,000,000
LP8 100,000
LP2 100,000
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Done
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...
3:56 PM

FIG. 6E

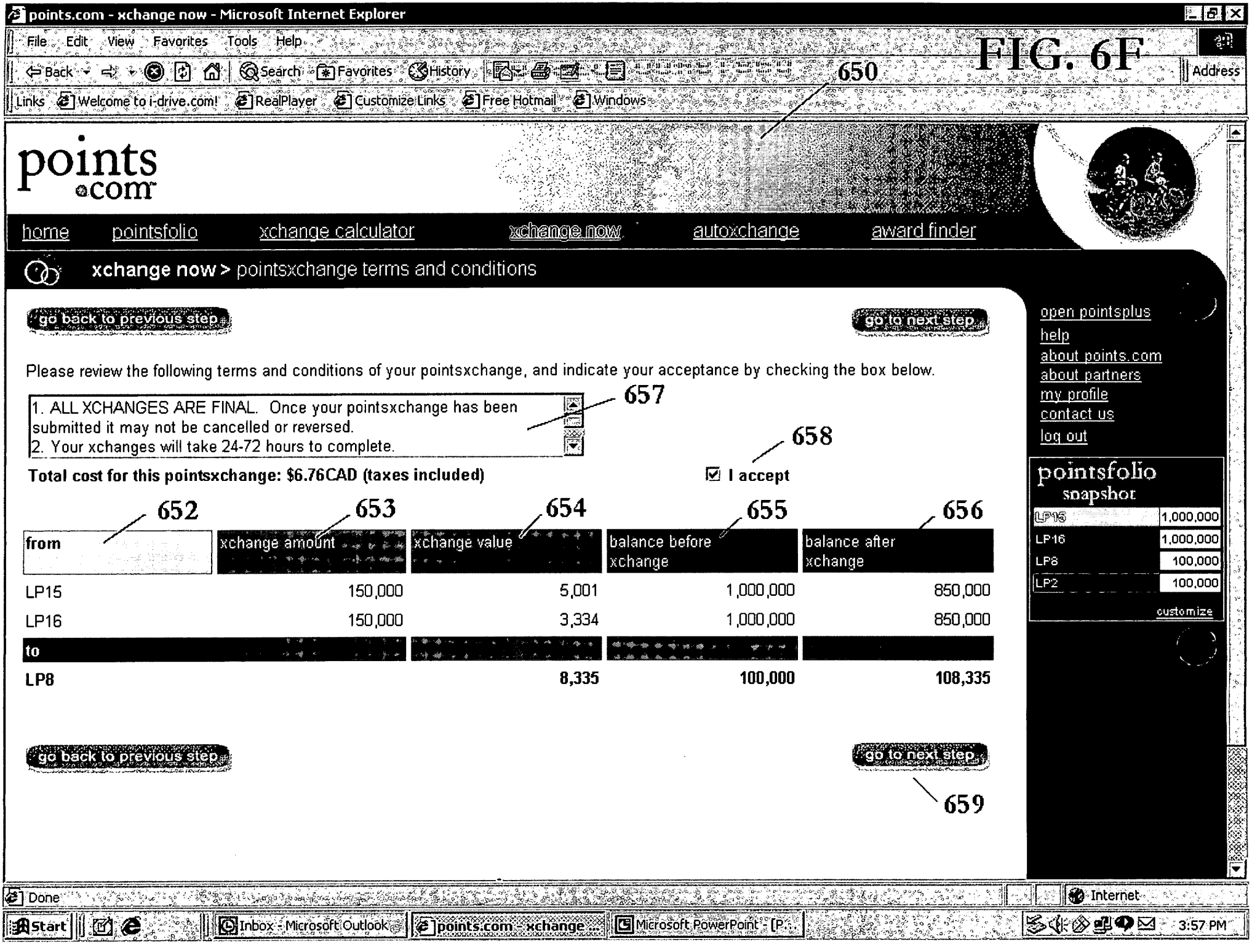

points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
650
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > pointsxchange terms and conditions
go back to previous step
go to next step
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
Please review the following terms and conditions of your pointsxchange, and indicate your acceptance by checking the box below.
1. ALL XCHANGES ARE FINAL. Once your pointsxchange has been submitted it may not be cancelled or reversed.
2. Your xchanges will take 24-72 hours to complete.
657
658
Total cost for this pointsxchange: $6.76CAD (taxes included)
I accept
652
653
654
655
656
from
xchange amount
xchange value
balance before xchange
balance after xchange
LP15 150,000 5,001 1,000,000 850,000
LP16 150,000 3,334 1,000,000 850,000
to
LP8 8,335 100,000 108,335
pointsfolio snapshot
LP15 1,000,000
LP16 1,000,000
LP8 100,000
LP2 100,000
customize
go back to previous step
go to next step
659
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...
3:57 PM

FIG. 6F

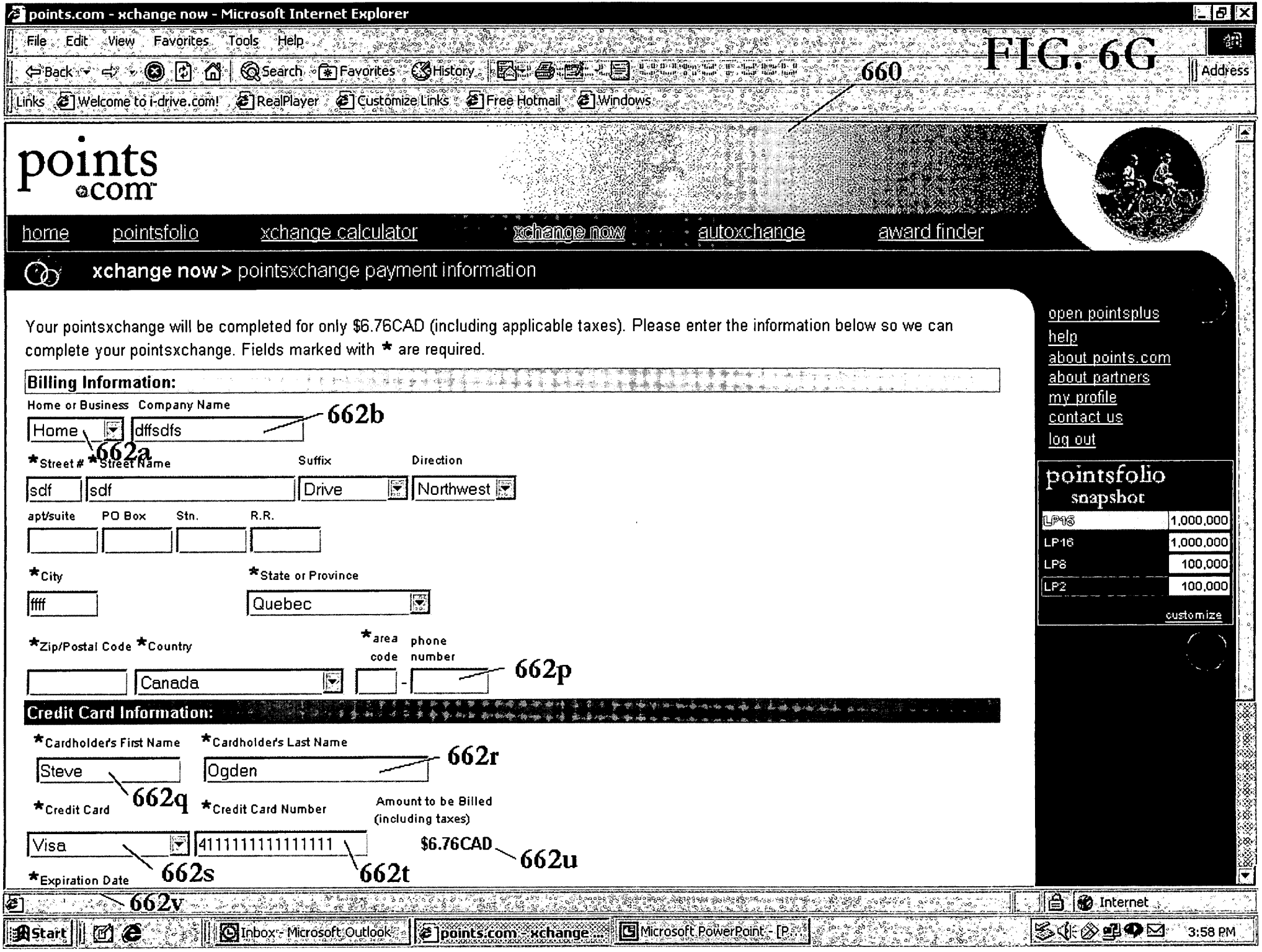
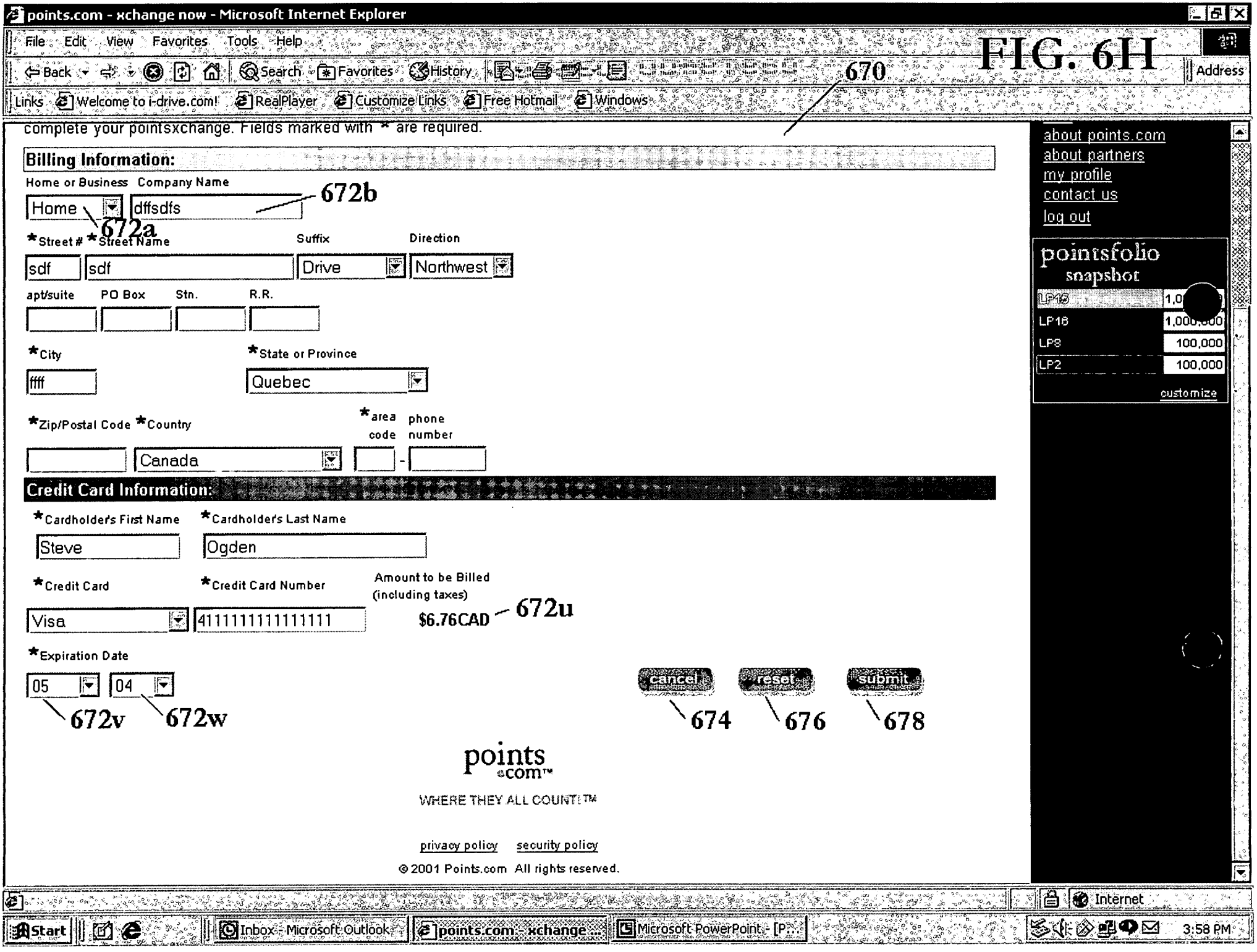

points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
660
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > pointsxchange payment information
Your pointsxchange will be completed for only $6.76CAD (including applicable taxes). Please enter the information below so we can complete your pointsxchange. Fields marked with * are required.
Billing Information:
Home or Business
Company Name
Home
dffsdfs
662b
662a
*Street #
*Street Name
Suffix
Direction
sdf
sdf
Drive
Northwest
apt/suite
PO Box
Stn.
R.R.
*City
*State or Province
ffff
Quebec
*Zip/Postal Code
*Country
*area code
phone number
Canada
662p
Credit Card Information:
*Cardholder's First Name
*Cardholder's Last Name
Steve
Ogden
662r
662q
*Credit Card
*Credit Card Number
Amount to be Billed (including taxes)
Visa
4111111111111111
$6.76CAD
662s
662t
662u
*Expiration Date
662v
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP15 1,000,000
LP16 1,000,000
LP8 100,000
LP2 100,000
customize
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...
3:58 PM

FIG. 6G


points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
FIG. 6H
670
complete your pointsxchange. Fields marked with * are required.
Billing Information:
Home or Business
Company Name
Home
dffsdfs
672b
672a
*Street # *Street Name
Suffix
Direction
sdf
sdf
Drive
Northwest
apt/suite
PO Box
Stn.
R.R.
*City
*State or Province
ffff
Quebec
*Zip/Postal Code
*Country
*area code
phone number
Canada
Credit Card Information:
*Cardholder's First Name
*Cardholder's Last Name
Steve
Ogden
*Credit Card
*Credit Card Number
Amount to be Billed (including taxes)
Visa
4111111111111111
$6.76CAD
672u
*Expiration Date
05
04
672v
672w
cancel
reset
submit
674
676
678
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP10
LP16
1,000,000
LP8
100,000
LP2
100,000
customize
points .com™
WHERE THEY ALL COUNT!™
privacy policy
security policy
© 2001 Points.com All rights reserved.
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...
3:58 PM

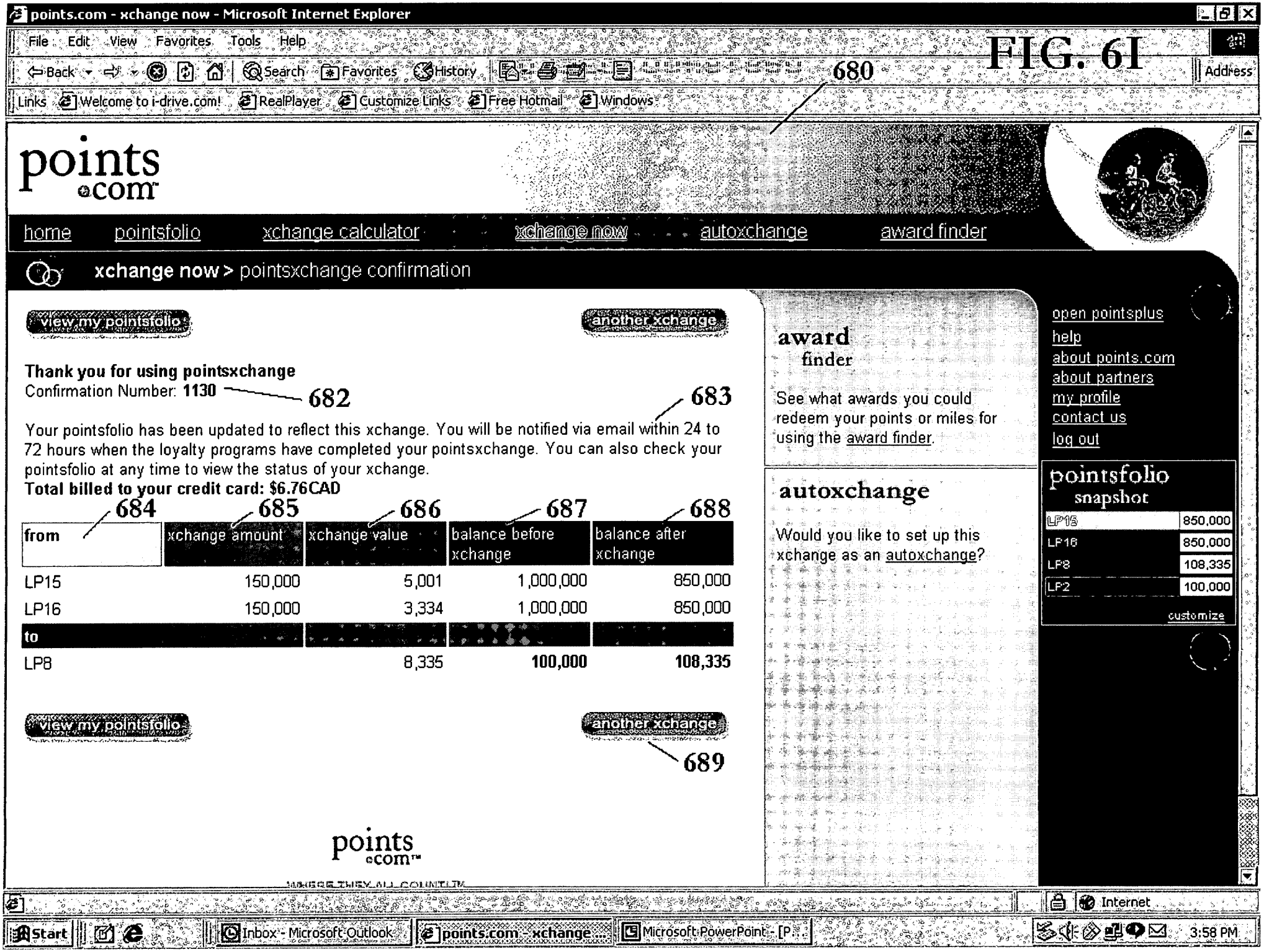

points.com - xchange now - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites History Address
Links Welcome to i-drive.com! RealPlayer Customize Links Free Hotmail Windows
680
points .com
home pointsfolio xchange calculator xchange now autoxchange award finder
xchange now > pointsxchange confirmation
view my pointsfolio
another xchange
Thank you for using pointsxchange
Confirmation Number: 1130
682
683
Your pointsfolio has been updated to reflect this xchange. You will be notified via email within 24 to 72 hours when the loyalty programs have completed your pointsxchange. You can also check your pointsfolio at any time to view the status of your xchange.
Total billed to your credit card: $6.76CAD
684
685
686
687
688
from
xchange amount
xchange value
balance before xchange
balance after xchange
LP15 150,000 5,001 1,000,000 850,000
LP16 150,000 3,334 1,000,000 850,000
to
LP8 8,335 100,000 108,335
view my pointsfolio
another xchange
689
award finder
See what awards you could redeem your points or miles for using the award finder.
autoxchange
Would you like to set up this xchange as an autoxchange?
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP15 850,000
LP16 850,000
LP8 108,335
LP2 100,000
customize
points .com™
Internet
Start
Inbox - Microsoft Outlook
points.com - xchange...
Microsoft PowerPoint - [P...
3:58 PM

FIG. 6I

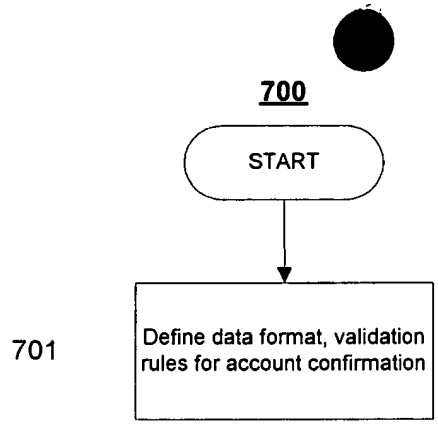
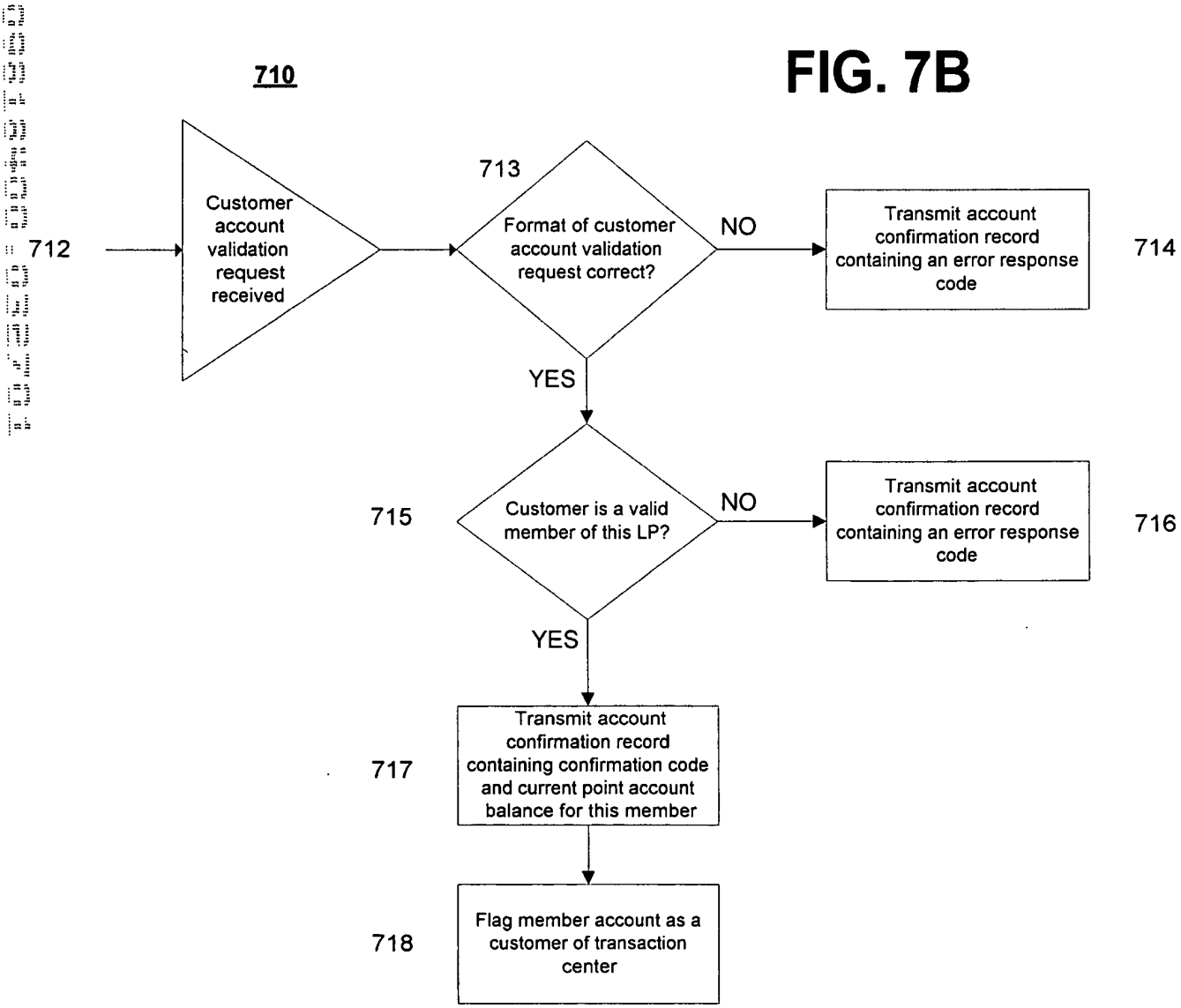

700
START
701
Define data format, validation rules for account confirmation

FIG. 7A

FIG. 7B


710
712
Customer account validation request received
713
Format of customer account validation request correct?
NO
714
Transmit account confirmation record containing an error response code
YES
715
Customer is a valid member of this LP?
NO
716
Transmit account confirmation record containing an error response code
YES
717
Transmit account confirmation record containing confirmation code and current point account balance for this member
718
Flag member account as a customer of transaction center

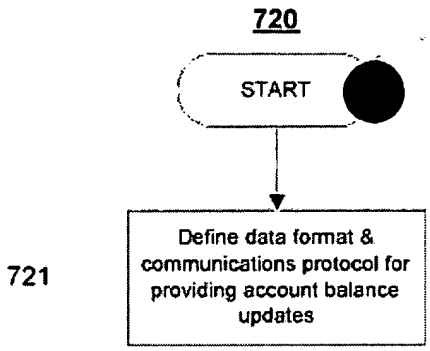


FIG. 7C

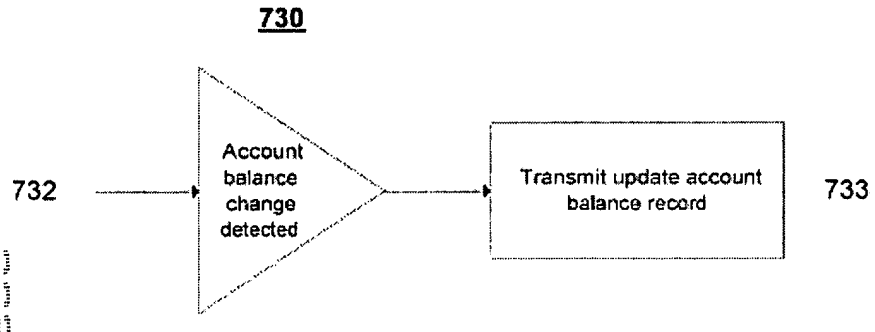


FIG. 7D

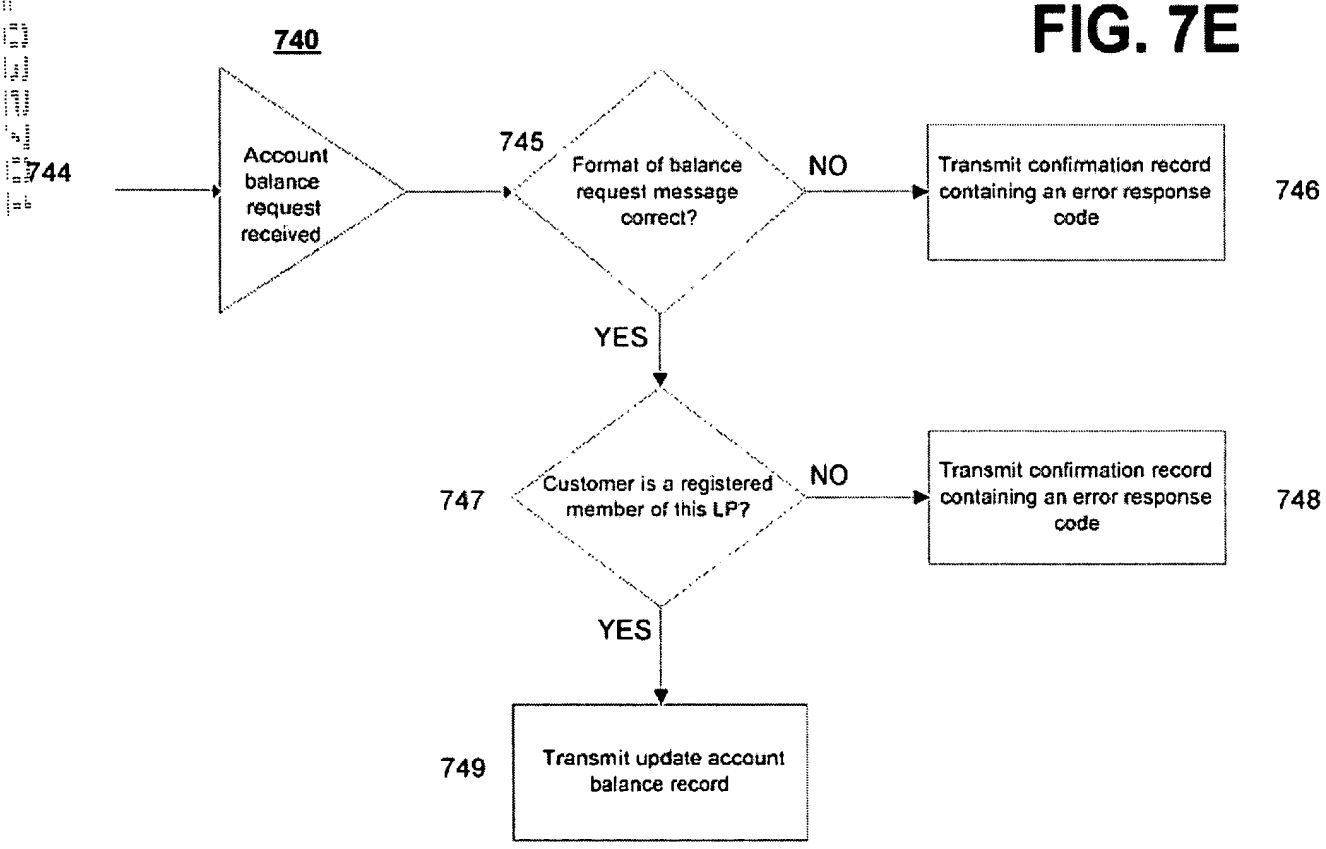


FIG. 7E

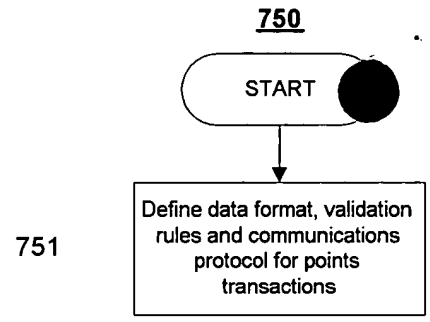


FIG. 7F

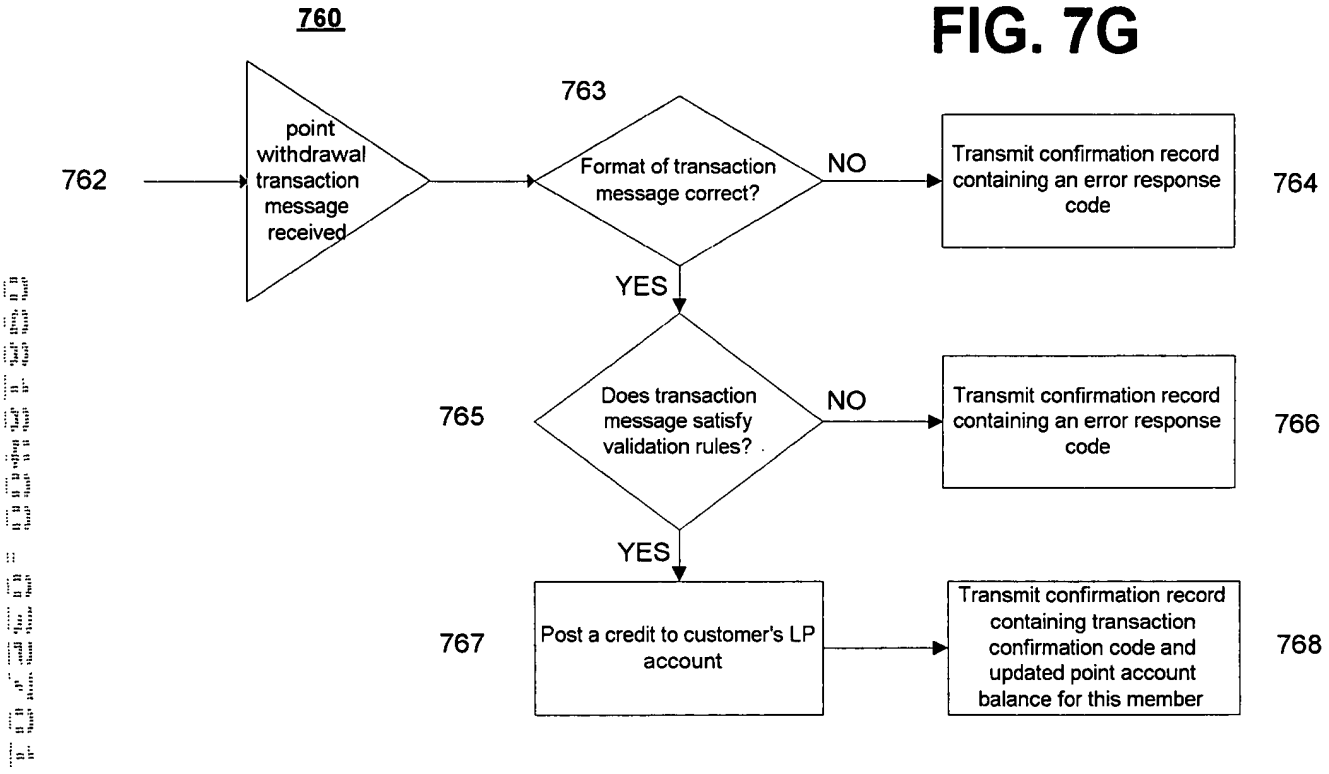


FIG. 7G

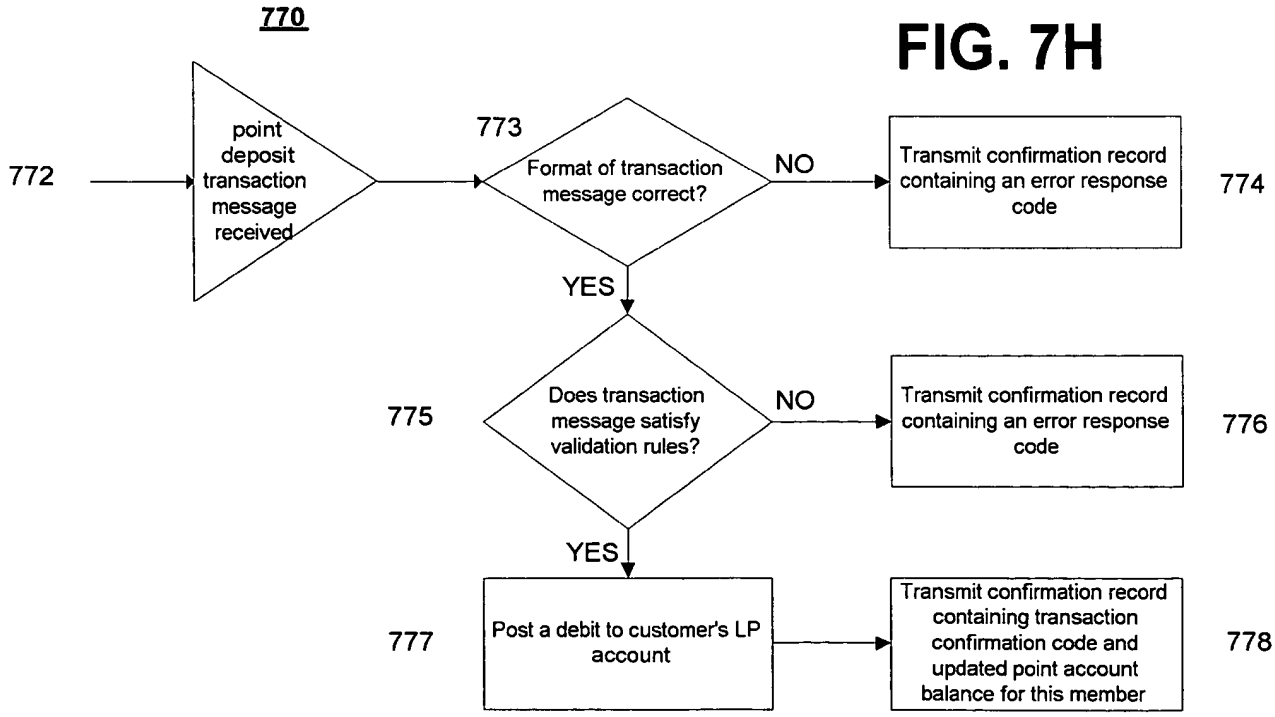


FIG. 7H

FIG. 8

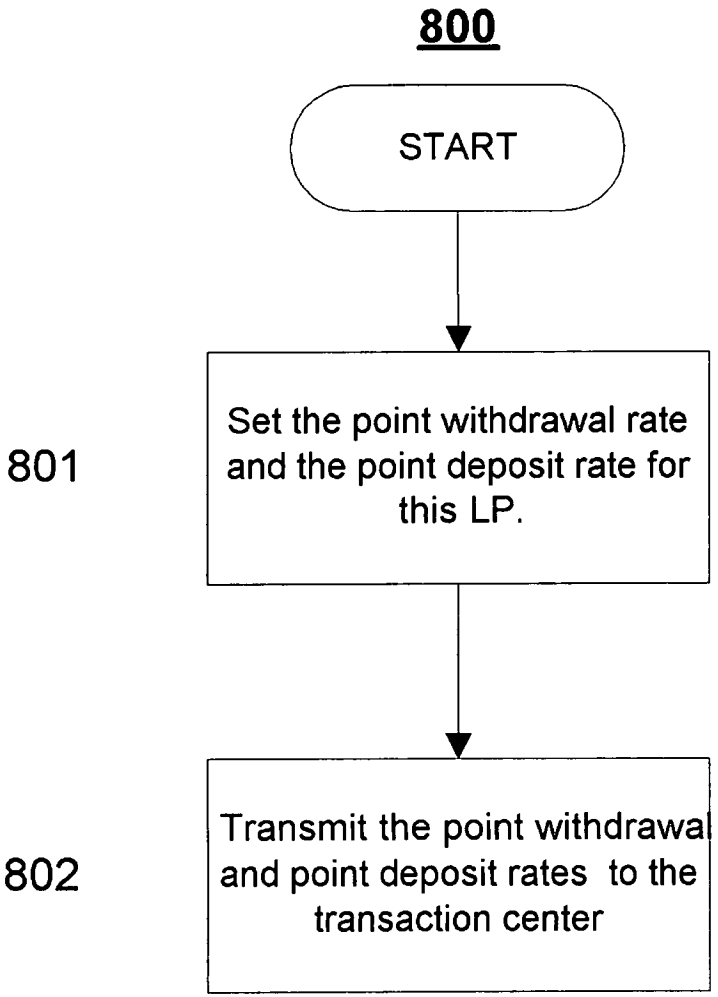

800
START
Set the point withdrawal rate and the point deposit rate for this LP.
801
Transmit the point withdrawal and point deposit rates to the transaction center
802

FIG. 9

Revenue Flow of Sample trade *FROM* Credit Card

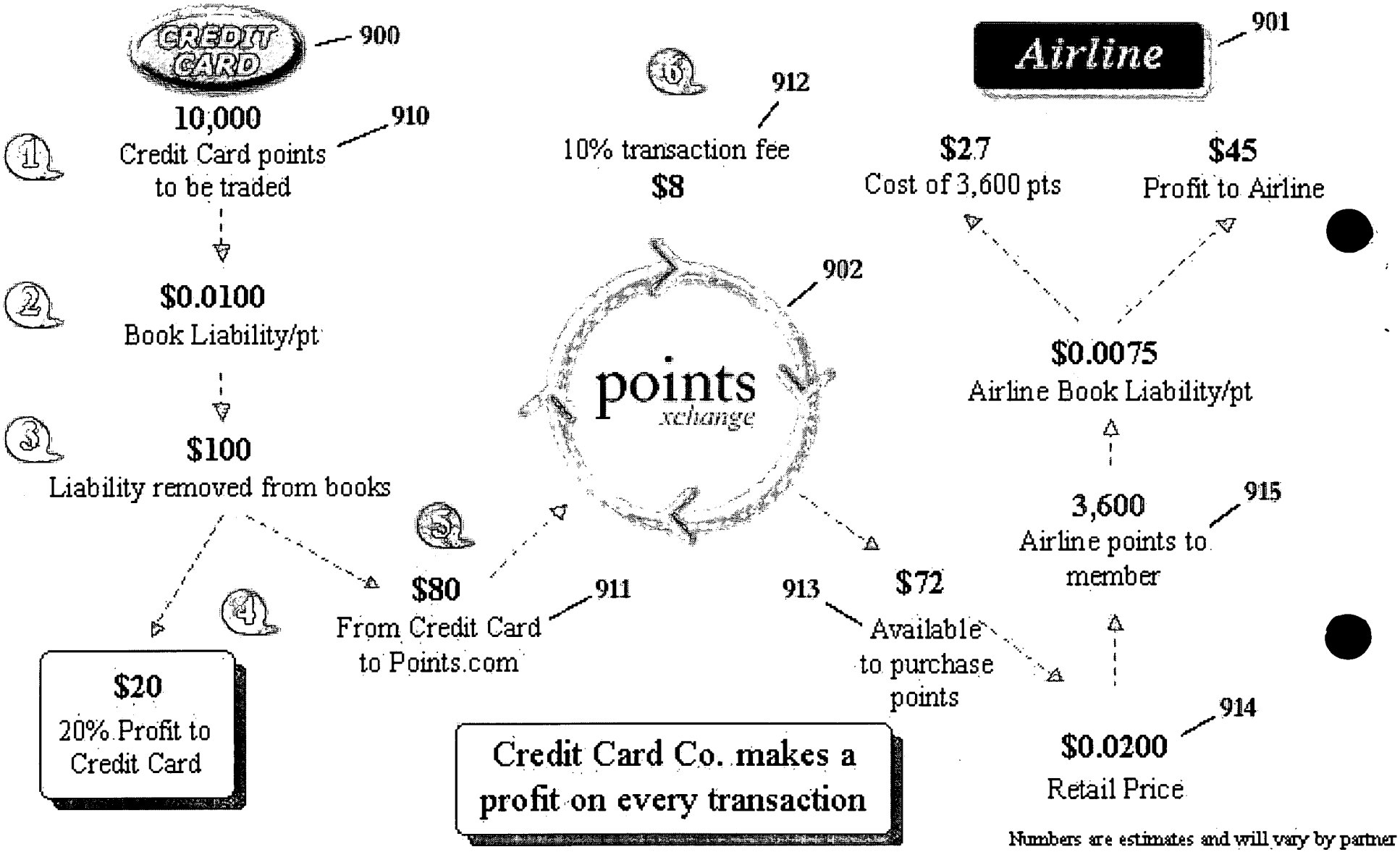


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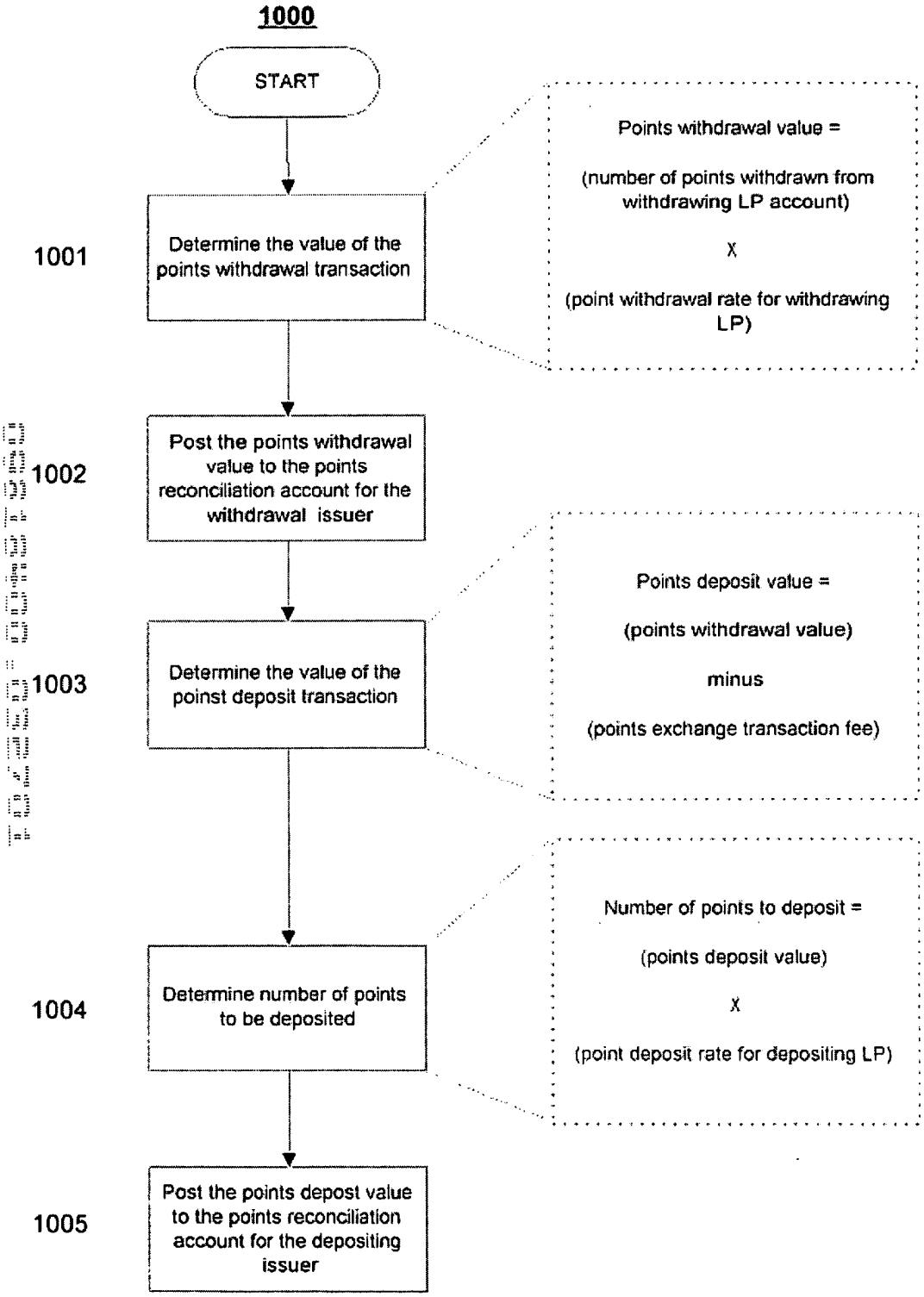
FIG. 10


1000
START
1001
Determine the value of the points withdrawal transaction
Points withdrawal value =
(number of points withdrawn from withdrawing LP account)
X
(point withdrawal rate for withdrawing LP)
1002
Post the points withdrawal value to the points reconciliation account for the withdrawal issuer
1003
Determine the value of the poinst deposit transaction
Points deposit value =
(points withdrawal value)
minus
(points exchange transaction fee)
1004
Determine number of points to be deposited
Number of points to deposit =
(points deposit value)
X
(point deposit rate for depositing LP)
1005
Post the points depost value to the points reconciliation account for the depositing issuer

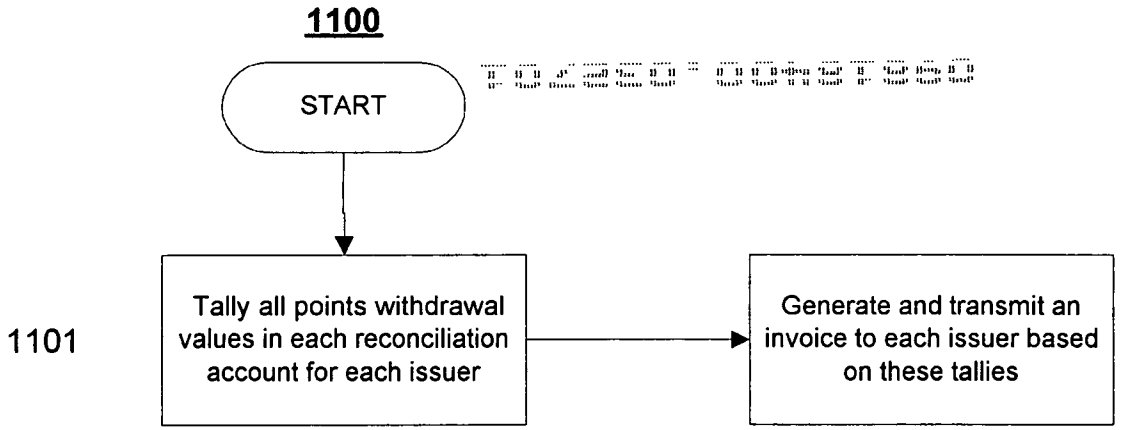

1100
START
Tally all points withdrawal values in each reconciliation account for each issuer
1101
Generate and transmit an invoice to each issuer based on these tallies
1102

FIG. 11

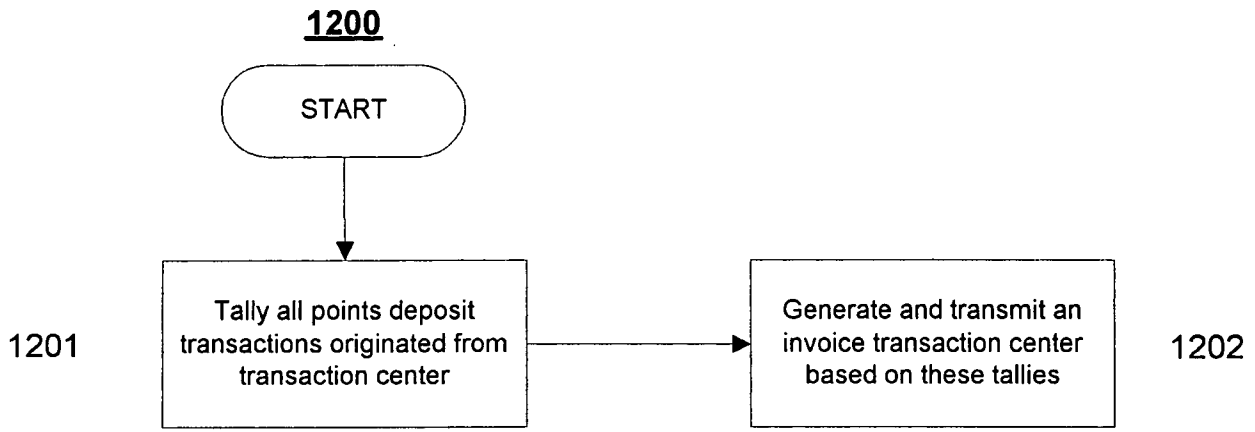

1200
START
Tally all points deposit transactions originated from transaction center
1201
Generate and transmit an invoice transaction center based on these tallies
1202

FIG. 12